

19601

REPORT

OF THE

COMMISSION TO ENQUIRE INTO THE OPERATION

OF

ACT XIX OF 1861

BEING AN ACT

“TO PROVIDE FOR A GOVERNMENT PAPER CURRENCY”

IN TWO VOLUMES.

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RECEIVED
DAVID BARAN BUKHAR -
1 College Road, Calcutta.

RESOLUTION
IN THE
FINANCIAL DEPARTMENT
BY
THE GOVERNOR GENERAL IN COUNCIL,
DATED THE 3RD FEBRUARY 1866.

Read again the following correspondence regarding the working of the Paper Currency :—

From the Chamber of Commerce, dated 23rd January 1866.

To the Chamber of Commerce, No. 544, dated 1st February 1866.

From the Chamber of Commerce, dated 3rd February 1866.

The Governor General in Council observes that the memorial of the Chamber of Commerce is in consonance with the views which the Government had under consideration.

The sense of the Commercial Community as well as of the Government of India has been repeatedly declared in favor of a Gold Currency, but the Secretary of State has not as yet been satisfied that the attempt would be expedient or practicable. Instead of a Gold a Paper Currency has been introduced, in the expectation that it would prove a more convenient and acceptable circulating medium than either of the precious metals.

After the experience of nearly five years, it is now desirable to enquire whether this expectation has been fulfilled. The enquiry should be, in the first instance, an enquiry into the operation of the Paper Currency Act, and not, as the Chamber of Commerce propose, an enquiry as to the expediency of introducing gold into the monetary system of India. It must be shown that paper has not proved and is not likely to prove a circulating medium adequate to the wants and suitable to the habits of the country before an endeavour is made to introduce gold in supersession of, or in addition to paper.

The Governor General in Council has accordingly determined to appoint a Commission, consisting partly of Official and partly of Mercantile Gentlemen, to enquire into, take evidence, and report upon the operation of the Paper Currency Act, upon any improved arrangements, including the introduction of notes of the denomination of 5 rupees, by which it could be

rendered more effective, and upon any extension of the monetary system which the increasing commerce and prosperity of the country may seem to require. The Commission will be constituted as follows :—

President.

His Excellency General Sir W. R. Mansfield, K. C. B.

Members.

Hon'ble H. S. Maine.

Hon'ble W. Grey.

Hon'ble J. N. Bullen.

Hon'ble D. Cowie.

Mr. E. H. Lushington.

Mr. G. Dickson, Secretary, Bank of Bengal.

Mr. W. Anderson, Manager, Oriental Bank.

Mr. H. G. Dunlop, Manager, Agra and Masterman's Bank.

Secretary.

Mr. Denzil R. Onslow.

Ordered, that this Resolution be communicated to the President and Members of the Commission, and to the Secretary of the Commission, and be published in the *Gazette of India*.

(Signed) E. H. LUSHINGTON,
Secy. to the Govt. of India.

MEMORANDUM

BY THE

FINANCIAL MEMBER OF COUNCIL.

The Paper Currency Act came into operation in the summer of 1861; but, up to this time, the Currency Notes bear a very small proportion to the estimated amount of the metallic circulation.

The issue of paper has never exceeded £8,000,000, and at the date of the last Return was under £7,000,000. This sum includes a large amount of notes which have been used for mercantile remittances, and have never formed part of the circulating medium.

The note circulation is principally confined to the area adjacent to the circles of issue. At a distance from the circles, the note ceases to pass current, and when it is not tendered in payment of a debt, it is usually cashed at a discount in the bazar.

The practical effect, therefore, of the existing provisions of the law is, that the currency note is a convenient substitute for a hoondce or inland bill of exchange, but fails to fulfil its legitimate function as a substitute for, and an auxiliary to, the metallic circulation.

The first named operation, though not one which a paper issue was intended to serve, is incidental to the system, and within moderate limits would hardly call for legislative redress, or even for administrative restraint. It is the congestion of the circulation at a distance from the circle of issue which requires a remedy, and it is to this point that the attention of the Commission will doubtless be principally directed.

The Government have no interest in forcing, nor any desire to force, a Paper Currency upon the people of India. Paper money, in combination with the precious metals, has long been in use among civilized nations, and has been found eminently conducive to the purposes of commerce, as well as to the ordinary transactions of business. The Government of India having thought fit to provide this accommodation for the people of India, feel bound to take care that it is not impeded by any obstacle which it may be in their power to remove. The Governor General in Council, therefore, in considering the present state of the currency, has deemed it expedient to invite the aid of a Commission composed partly of Members of the Administration and partly of gentlemen conversant with commercial and monetary affairs.

It seems to be clear that the existing arrangements of the currency circles in the Mofussil do not afford the requisite facilities for the conversion of the note. A multiplication of the circles sufficiently extensive to meet this difficulty would, however, effectually put a stop to the circulation of the

note, as it would be impracticable by any distribution of the coin reserve to make the note of a minor circle payable elsewhere than at the circle from which it was issued, or at the presidency town.

It may be doubted, indeed, whether a system of circles as established in India is fitted to promote a paper circulation; and whether it would not be better to have only one central office of issue and payment at each of the presidency towns. It is possible that arrangements might be made by which (in the absence of banks, which are the most appropriate agencies for such purposes) greater facilities might be afforded, by the aid of some of the local treasuries, for the conversion of a presidency note than is now provided by the circle system.

It is also a point well worthy of consideration whether it might not be expedient to issue a note of a lower denomination than 10 rupees. The original proposal of Mr. Wilson, with which the Secretary of State agreed, was to begin with notes of 5 rupees.

These seem to be the principal points which, as far as regards the Paper Currency, will probably engage the attention of the Commission. The regulations of a currency should be few and simple. The main condition of paper money is its convertibility, and this being ascertained, its circulation will be rather retarded than promoted by provisions for its convertibility at numerous stages of its progress. If paper is acceptable to the people as a substitute for coin, it will be adopted; if not, no regulations will force it into circulation.

It is probable, however, that the Commission may desire to pursue their enquiry into the expediency of giving a further development to the experiment which has been partially tried of introducing gold as part of the circulating medium. The proposal to receive the English and Australian sovereign at the rate of 10 rupees in payment of revenue at the Indian treasuries has resulted in the accumulation on the hands of the Government of a certain amount of gold coin for which there is no demand. But the failure of this half measure is no proof that a Gold Currency is not desired. For a series of years, the introduction, or rather the revival of gold as a circulating medium, has been urged upon the Government by various classes of the community. The increasing demand for Indian produce, the general extension of commerce, and the outlay of capital on works of internal improvement, render it more than ever necessary that further provisions should be made for an expanded circulation. Ample materials will be found in the discussions to which the proposal for the introduction of a Gold Currency has from time to time given rise for the considerations of this most important branch of the monetary question. Two points, however, may be considered as determined. The one is, that nothing short of the recognition of the sovereign, or some other denomination of gold coin as a legal tender, will suffice; and secondly, that the result of this recognition must be sooner or later the establishment of the more precious metal as the ruling standard.

REPORT

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COMMISSION TO ENQUIRE INTO THE OPERATION

OF

ACT XIX OF 1861.

The Commission have understood that the principal object set before them, under the orders of the Government of India, was to obtain information from all available sources regarding the operation of the existing currency arrangements which were established under Act XIX of 1861.

2. A second matter was incidentally submitted to their consideration, *viz.*, what may be the advantage, as based on expediency, of the introduction of the legal tender of gold into India in addition to that of silver.

3. Accordingly, with respect to these two points, an examination of such witnesses as were available at Calcutta in the spring of 1866 took place during that season. Series of questions were subsequently addressed to the several Governments, Administrations, Commissions and Collectorates throughout India, as also to the several Banking Corporations.

4. The result has been the collection of a very large mass of evidence, which is set out in full in the Addenda of this Report. A precis of the several sets of answers thus obtained is annexed.

5. The chief duty of the Commission may, perhaps, therefore, be held to have been performed in submitting to the Government of India the evidence thus collected.

6. This having been done, it seems convenient to show the general results. The questions, as above referred to, are accordingly set out with a brief epitome of the Precis of the Answers, it being observed that the depositions of the authorities consulted at Calcutta are corroborated in all essential particulars by the information obtained elsewhere.

Circular to the Officers in charge of Treasuries.

Epitome of Mr. Onslow's Precis.

Question No. 1.—Are Government currency notes readily received and paid away by the native community at their full value in private monetary transactions?

Answer No. 1.—A general negative, except in presidency towns and centres of note circulation.

Question No. 2.—If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?

Answer No. 2.—Want of facilities for convertibility; distrust in the native mind; discount charged in the bázars at various rates by the shroffs when changing the notes for coin; if notes are lost or destroyed by accident, difficulty in obtaining duplicates. Silver and gold are preferred.

Circular to the Officers in charge of Treasuries.

Question No. 3.—What facilities are afforded by officers in charge of Government treasuries for the exchange of currency notes for silver, and silver for notes?

Question No. 4.—Are these facilities sufficient; if not, what means can you suggest for increasing them?

Epitome of Mr. Onslow's Precis.

Answer No. 3.—Notes generally given for cash; but the reverse does not take place, except for the convenience of travellers. At some stations, exceptionally as it were, cash is, however, given for notes. The rules issued by the Accountant General are followed. Notes are received in payment of land revenue. The supply of notes is too limited at some stations. It is also said that there are less facilities permitted now than was formerly the case,—*vide* Kistna, Oomrawuttee, Purneah.

Answer No. 4.—That currency department and presidency banks be authorized to pay silver for notes; that notes of each separate circle should be payable on demand at any treasury within the circle; that present restrictions should be removed, so that notes may be issued and cashed at all British treasuries.

Some think that present facilities are sufficient. Officers should be permitted to cash notes to the extent to which their resources may permit. The establishment of offices of sub-Issue would facilitate transactions,—*see* Bullooah. Notes should be declared legal tender in Candeish.

Restrictions with regard to notes being used for remittances should be removed.

Notes of low value should be freely cashed by treasurers. A maximum of notes in store might be fixed; when notes in store reach that maximum encashment to be refused,—*see* Ghazeepore.

Notes should be entrusted to tehseldars for sale.

An universal note is advocated,—*see* Lul-lutpore. Would make Berar a centre of currency,—*see* Oomrawuttee. The Accountant General should cease from interference and allow treasury officers more latitude,—*see* Purneah.

Question No. 5.—Do you consider the present arrangement of circles, with a separate note for each circle, well calculated to promote the reception of a paper currency by the native population, and would you retain it?

Question No. 6.—If not, would you propose to increase the number of circles (still retaining the plan of a separate note for each circle), and, if so, to what extent? Or, keeping

Answer No. 5.—The unanimity and the decision of the answer in the negative to this question is very remarkable.

Answer No. 6.—Some would retain circles and establish offices of sub-issue, where notes could be cashed. Others think there should be one note convertible at every treasury.

Circular to the Officers in charge of Treasuries.

the present number of main circles, would you establish offices of sub-issue at the chief local treasuries within each circle, where the note should be convertible on demand as at the head office of issue of the circle?

Question No. 7.—Or would you prefer the plan of having one universal note for all India, to be convertible only at the presidency towns and at certain specified treasuries? Or is there any other plan you would recommend?

N. B.—In replying to these last three questions, please to state fully the grounds on which you give a preference to one plan rather than to the others, specially with reference to the important object of establishing a Paper Currency in the confidence and liking of the natives.

Question No. 8.—Would you propose a note of the value of 5 rupees, and if so, on what grounds?

Question No. 9.—Are you of opinion that the 5-rupee note would have a larger currency than notes of a greater value?

Question No. 10.—Are notes used much by the shroffs and Native bankers for purposes of remittance?

Question No. 11.—Is it the practice of the shroffs and Native bankers to exact discount in all cases of cashing notes?

Question No. 12.—Do the shroffs and Native bankers buy up the notes at a discount for the purpose of sending them to the head quarters of circles for encashment?

Question No. 13.—Do the shroffs and Native bankers prefer the note to hoondies for purpose of remittance?

Question No. 14.—If your Silver reserve runs very low, owing to a large number of currency notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what department or treasury would you first apply?

Question No. 15.—Has your treasury been unable to meet the public demand for Paper Currency in consequence of your indents for notes not having been complied with?

Epitome of Mr. Onslow's Precipis.

Others, that notes of inferior denomination should be convertible at all treasuries, but that notes of a high one should be only cashed in their own circle. Others, that there should be one note for each presidency cashable at all treasuries within the limits of the latter. Abolish the circles.

Notes of every circle should be payable on demand at the presidency towns and at specified treasuries where trade exists,—*see Poona.*

Answer No. 7.—Yes, convertible at presidencies and principal treasuries. Others, in favor of universal notes convertible at all treasuries. Others, note for each presidency. Note to be inconvertible, but legal tender: the issue not to exceed one year's revenue of the empire. Great preponderance in favor of one universal note, if readily convertible.

Answer No. 8.—Opinions much divided on this point, though the preponderance is somewhat in favor of a 5-rupee note.

Answer No. 9.—Opinions evenly divided.

Answer No. 10.—Yes, at certain places and centres of commerce; but no, at the great majority of stations. The practice clearly depends on the convenience or possible profits of the Native bankers.

Answer No. 11.—The answer in the affirmative is almost unanimous.

Answer No. 12.—The answer is generally negative; but there are a few exceptions, which are not unimportant, and perhaps have caused the alarms of the Accountant General.

Answer No. 13.—Answers negative, with very few exceptions.

Answer No. 14.—For answers see *precis*; each station having to answer with regard to its own facilities of communication with others.

Answer No. 15.—Answer generally negative; exceptions very rare.

*Circular to the Officers in charge of Treasuries.**Epitome of Mr. Onslow's Precia.*

Question No. 16.—If so, what reasons have been assigned for the refusal to comply with your indents?

Answer No. 16.—In the very rare instances of the answers, cause referable to the Accountant General.

Question No. 17.—What average value does the Government gold mohur bear in the bazars in your neighbourhood?

Answer No. 17.—At par in many places; above par in many others; below par in a very few.

Question No. 18.—What average value does the English sovereign bear in the bazars in your neighbourhood?

Answers Nos. 18 and 19.—English sovereign at par at a certain number of places; above par at very many others; below par at a very few. Australian sovereign, but little known; but apparently not taken with so much readiness as the English one.

Question No. 19.—What average value does the Australian sovereign bear in the bazars in your neighbourhood?

Answers Nos. 20 and 21.—Answer generally in the affirmative.

Question No. 20.—Do you think that the coins above mentioned generally bear a higher value in mofussil bazars than in the presidency towns?

Question No. 21.—If so, what is the cause?

Question No. 22.—Are the people fond of Gold for the purposes of hoarding and circulation?

Answer No. 22.—Yes, generally for the purpose of hoarding, and merchants for that of circulation, or as an article of commerce.

Question No. 23.—Would the Natives like a Gold Currency?

Answer No. 23.—The affirmative answer may be said to be unanimous.

Question No. 24.—Are gold coins of 15, 10, and 5 rupees likely to find more favor in their eyes than notes of like value?

Answer No. 24.—The affirmative answer may be said to be unanimous.

Question No. 25.—Would a Gold Currency help the establishment of a Paper Currency, Gold being held as a reserve by traders and others, and the notes passing from hand to hand for circulation when people become accustomed to them?

Answer No. 25.—Opinions generally affirmative.

Question No. 26.—Would a Gold Currency assist the outlying treasuries in ensuring the convertibility of the note?

Answer No. 26.—Opinions very generally affirmative.

Question No. 27.—What is the opinion of large shroffs and dealers on currency? Do they prefer a Silver Currency alone, or silver and paper, as it at present exists, or silver, gold, and paper?

Answer No. 27.—General preference of gold, silver, and paper almost unanimous.

Question No. 28.—Does bar gold circulate in your neighbourhood; if so, how is its purity ensured?

Answer No. 28.—Consult precis. Gold circulates apparently as an article of trade in a good many places, but is not treated as money under the existing laws.

Question No. 29.—Are Native gold mohurs much used by Natives as means of currency in your neighbourhood?

Answer No. 29.—Almost unanimous negative.

*Circular to the Officers in charge of Treasuries.**Epitome of Mr. Onslow's Precis.*

Question No. 30.—State the names of the gold mohurs?

Answer No. 30.—Refer to the precis. Although not much circulated, it is evident from the answers to this question that the practice of keeping gold as a reserve must be almost universal among all classes just raised above poverty.

Question No. 31.—Do they pass for intrinsic value?

Answers Nos. 31 and 32.—Generally for intrinsic value.

Question No. 32.—Or do they bear an artificial value according to their respective denominations, or as proceeding from certain Native states?

Note.—This epitome gives the general conclusions of the answer to queries addressed to the other Authorities to whom circulars were sent, as well as to the officers in charge of treasuries.

7. When it is considered that the answers shown in the epitome are the condensation of the observation and opinions of Authorities exercising power, or discharging financial duties over every part of British India, the Commission feel justified in the inference that, in some instances, facts have been solidly established, and that in others of important character the unanimity of opinion, as based on personal observation, is a matter of extraordinary significance with respect to the wants of the Country and the manner in which those wants may be met.

8. It thus appears—

- I.—That a Government Paper Currency, established under Act XIX of 1861, has been in actual existence since 1st of March 1862;
- II.—That some of the circles have been but very recently established;
- III.—That out of the presidency towns the people have not as yet been educated to the point of using a Paper Currency;
- IV.—And, therefore, that its apparent failure, as generally deposed to, is not a sufficient reason for despairing of its gradual extension.

9. The Commission have not succeeded in obtaining accurate reports regarding the amount of capital, whether in shares or deposits, now held by the several British Banking Companies which are doing business in the presidencies and many mofussil cities in India. The amount of such capital, however, is now very considerable, and notwithstanding the misfortunes of this year, it has a steady tendency to increase.

10. It is clear that in the great centres of commerce, whether on the seaboard or in the interior, the introduction of a sound and well-regulated system of banking not only familiarizes the people with the use of a Paper Currency, but largely promotes the distribution and utilization of capital.

11. As the community learn to appreciate the facilities afforded for conducting business by means of banking accounts, instead of locking up or secreting the money which comes into their possession, the economy, both in coin and notes, becomes apparent. It is believed that usages based on acquaintance with the European system of banking have taken a considerable hold of the inhabitants of the presidency towns, and that these usages are gradually, but slowly, spreading throughout the country.

12. The extensive use of cheques which are adjusted in the accounts of the banks with one another in a great city, such as Calcutta or Bombay, affords a sufficient illustration of what has been adverted to.

13. The foregoing consideration may perhaps further explain how it comes that, with the vast increase of trade and available capital during the last few years, the demand for currency notes in the presidencies has remained in a quasi-stationary condition.

14. It may certainly be said—

I.—That the want of facilities for the encashment of notes, whether in the circles proper, or when the boundary of a circle has been past, is clearly established;

II.—That this want is a great bar to the utility of the currency notes;

III.—That the want causes the notes to be depreciated at varying rates of discount;

IV.—That this causes the notes to be practically viewed as commercial paper;

V.—That the inevitable result in the native mind is not merely a sense of inconvenience, but a mistrust of the notes based on an idea of substantial loss flowing from the use of them.

15. With such facts before them, the Commission feel considerable hesitation in expressing any further opinion, the matter concerned being one to be practically dealt with by the Financial Department, whose proper function it is to judge of the feasibility of many of the proposals laid before the Commission. This remark more especially applies to dealing with the cash balances, the feeding of treasuries, and the precautionary measures to be taken before any of the sweeping changes which seem to commend themselves to the great majority of the authorities consulted can with safety be adopted.

16. It may, however, perhaps be said that irrespectively of such sweeping changes, certain administrative improvements might take place which would have a beneficial effect. The aim of the Financial Department in the administration of the Act might be directed less to obtain profit from the Paper Currency than to devise practical measures for making it, as far as possible, subservient to the requirements and convenience of the public with a view to the introduction of a larger reform.*

17. Thus it might be expedient—

1stly.—To separate the office of Currency Commissioner of a Presidency from the Mastership of the Mint,—*vide* evidence of Major Hyde, Currency Commissioner and Master of the Mint at Calcutta;

2ndly.—To enjoin the extension of facilities for the encashment of all notes at all treasuries up to a given small amount, say Rs. 200;

3rdly.—To permit treasuries a larger discretion where this may be done without much chance of loss;

4thly.—To establish offices of sub-issue at such places as may be approved of by local Governments and Administrations for the purpose;

* See a Note from the Commissioner of Cooch Behar, dated 22nd February 1864; also communications from Mr. Probyn, Accountant General of the Punjab, dated 23rd June 1866.

5thly.—To advise Accountants General not to exhibit too great a jealousy of remittances in notes,—*vide* the Memorandum of the Lieutenant Governor of Bengal on this subject.*

18. It is observed that there is a preponderance of opinion in favor of what is called the “Universal Note” if readily convertible.

19. The condition, however, of ready convertibility is the very difficulty with which the Government would have to cope,—

I.—In meeting excessive demands on local treasuries ;

II.—In arranging for the supply of tehseels with coin ;

III.—In warding off a damaging run for coin on a great centre of issue, of which we have already had experience in Bombay ; and

IV.—In submitting to loss in consequence of the notes being largely used for remittance ; or, in other words, being made a medium of exchange when a local market might be unfavorable for the purchase of ordinary bills or hoondees.

20. It is obvious that before such a change could be recommended, *viz.*, the introduction of the “Universal Note,” a more detailed study of the subject is required than can be given it by the Commission. They would, therefore, content themselves with the remark that the project, though undoubtedly most difficult of execution, should by no means be dismissed summarily, but should receive the attention due to a very widely-spread opinion which rests besides on good authority, that in it alone can be found the means of giving reality to a Government Paper Currency in India.†

21. The discussion which might be thus originated in the Financial Department would naturally comprehend the best available means of agency for *circulation* as distinguished from *the right of issue*, including the employment of the banks which has been discarded in accordance with the orders of the Secretary of State.—*Vide* Secretary of State’s Financial Despatches, 26th March 1860, No. 47, and 16th September 1862, No. 158.

22. With respect to the issue of a 5-rupee note, the number of opinions is slightly in favor of it.

23. The preponderance of argument would, however, seem to be against such an issue, in which view the majority of the Commission concurs. Attention is particularly invited to the arguments and opinions of Baboo Ramgopal Ghose on this point.

24. With respect to the introduction of gold, the following points seem to be generally and firmly established :—

1stly.—That gold coins of various descriptions of mohurs and sovereigns—English and Australian—although not used as money by the State, are generally at par or above par in price whether in the presidency towns or in the cities of the mofussil ;

* Many excellent suggestions with regard to the affording of facilities for encashment may be found among the answers of collectors and officers in charge of treasuries.

† *Vide* more especially the arguments of Mr. Temple in favor of the measure ; also the answers of the Collector of North Canara ; also the Report of the Board of Revenue, North-Western Provinces ; also the opinions of the Lieutenant Governor, North-Western Provinces, conveyed in a letter from the Secretary to Government, North-Western Provinces ; also the opinion of Captain Taylor, late Superintendent of Coorg ; also the opinions of the Commissioner of Mysore ; also the opinions of the Commissioner in Sind ; also the opinion of the Dewan of Cochin State ; also note by Hon’ble G. N. Taylor.

2ndly.—That they are sought for in the provinces for trading purposes by merchants and bankers, and as a medium of a reserve of wealth by the people at large ;

3rdly.—That where gold is below par in price, it happens either because gold is almost practically unknown in the districts concerned, or because the people are too poor to create a demand for it ;

4thly.—That the demand for Gold Currency is unanimous throughout the country ;

5thly.—That gold coins of 15, 10, and 5 rupees respectively would find more favor in the eyes of the people than notes of like value ;

6thly.—That the introduction of gold would facilitate the establishment of the currency notes, outlying treasuries being assisted by such a measure towards the convertibility of the notes ; and

7thly.—That the opinion is general, almost unanimous, that the currency should consist of gold, silver, and paper.

25. With such evidence of the general wish of the country before them, the Commission cannot hesitate to express a hope that the Government of India will persevere in the policy which was recommended for the approval of the Secretary of State two years ago,* *viz.*, to cause a legal tender of gold to be a part of the currency arrangements of India, that which is believed to have been erroneous in the original proposal being modified, however, as hereinafter recommended.

26. The Commission would draw attention to the fact that the price of the gold mohur or Government piece of rupees 15, as fixed by Act XVII of 1835, is as nearly as possible the average market rate of the price of coined gold of the present day.

27. That price, as sanctioned by law in 1835, seems to be the legitimate basis on which to found a gold legal tender coinage for India, consisting of pieces of 10 and 5 rupees respectively—the 10-rupee pieces having the weight of 120 grains, and the 5-rupee piece 60 grains troy.—*Vide* Section 7, Act XVII of 1835†.

28. The Commission are aware that it is a favourite notion in some quarters to cause the English sovereign to be issued as the representative of 10 rupees in a legal tender, and this view received the sanction of the Government of India in 1864 at the instance of Sir C. Trevelyan.

29. But according to the evidence submitted generally to the Commission, the conclusion can hardly now be resisted that the tendency in India is rather to raise a gold coin above par.

* *Vide* Financial Despatch from Government of India, to Secretary of State, July 14th, 1864.

† Section 7, Act XVII of 1835.—And be it enacted that the under-mentioned gold coins only shall henceforth be coined at the Mints within the territories of the East India Company :—

First.—A Gold Mohur or 15-Rupee piece of the weight of 180 grains troy, and of the following standard, *viz.* :—

$\frac{11}{12}$ or 165 grains of pure Gold.

$\frac{1}{12}$ or 15 grains of alloy.

Second.—A 5-Rupee piece equal to a third of a Gold Mohur.

Third.—A 10-Rupee piece equal to two-thirds of a Gold Mohur.

Fourth.—A 30-Rupee piece or double Gold Mohur, and the three last-mentioned coins shall be of the same standard with the Gold Mohur, and of proportionate weight

30. If the Tables of Prices* be consulted for past years, the fact is clearly shown that the real par of the sovereign is somewhat above Rs. 10.

31. If this be admitted, and the evidence is such that no doubt can be entertained with regard to the fact, the Commission may perhaps be excused for believing that the Government of India had not the advantage of exact information when it adopted the views imparted to the Secretary of State in 1864.

32. The Commission would, therefore, venture to suggest that, assuming what is stated with regard to the average value of the sovereign to be correct, that it is apparent that if such a tender, *viz.*, of an English sovereign at Rs. 10 were affirmed by law, it would be to offer the sovereign for sale at a price of from 2 to 3 annas less than it can be in general bought for at the ports of importation, or at the average rates in the country at large; that is to say, that with respect to the commodity of gold, with a view to a Gold Currency, a departure is proposed from the principles on which the supply of a commodity to a country is invariably found to rest.

33. It is then clear to all men of business who look to the principles on which alone trade can be carried on that a trade in gold, with an effectual Gold Currency, could not exist on such terms.

34. Thus it would be impossible for any Mint to buy gold at a less rate than importers can afford to take. And in like manner, having bought gold at given rates, the Mint, in other words the Government, could not afford to issue the new coins at a rate less than their intrinsic value, in which must be included a moderate seignorage.

35. As a matter of course, the same argument applies to the purchase of sovereigns coined in the British or Australian Mints, the intrinsic value of which is more than Rs. 10, or so nearly equal to that sum as to leave no margin for fluctuation, or to pay the expense of mintage.

36. The force of this argument is the more apparent when attention is given to the point, that the public debt and all other obligations in India have been contracted in rupees.

37. The practical inferences to be drawn from this statement of facts and reasoning become infinitely stronger when it is recollected that the legal tender of gold will create a new large demand for the commodity; that is to say, by restoring to gold a very considerable part of the functions of money of the State, of which gold is now deprived.

38. It is indeed possible that, under such circumstances, *viz.*, of the restoration to gold of the legal function of money of the realm, the price of it may eventually rise as compared with that of the present day, which received the sanction of the Act of 1835.

39. But it is obvious that the increase of demand cannot occasion a fall in the price of gold, until the country shall have been absolutely flooded with it, the same being accompanied by the partial exclusion of silver from the currency.

40. But when that shall have taken place, it will be for the legislature of the day to step in and fix the gold coinage on a single standard, by

* *Vide* Tables attached to Sir William Mansfield's Minute of August 1864, which was received by Government of India subsequently to its despatch to the Secretary of State in support of Sir Charles Trevelyan's proposals.

reducing silver to tokens for the payment of small sums, according to the example set by the United States in 1853.*

41. We have, therefore, in the new demand for gold, another powerful reason as above displayed for shunning the attempt to give an artificial depreciation to the metal, by forcing the sovereign to run for less than it is actually worth.

42. The attempt is simply to ensure the defeat of a Gold Currency.

43. The Commission would again once more glance at the practical impossibility of increasing the public debt, and the obligations of all debtors which have been contracted in the rupee.

44. To raise the value of the rupee, however little, by artificially depreciating its gold representative is simply an act of injustice to all debtors, and a bonus to all creditors, whether of the State or of private parties.

45. As the two tenders, silver and gold, must run *pari passu* for some time to come, such an injustice would rectify itself by the defeat of the gold, and its ejection from the currency--the same resting on the clearest application of commercial principles as above indicated.

46. The Commission would close their Report with the remark that as the original institution of the Paper Currency in 1861 was eminently of a tentative character, extreme caution was observed with respect to the limitation of issues, the organization of circles, and the guardianship of the convertibility of the note.

47. It is, therefore, unreasonable in the extreme to expect large and perfect results from what has hitherto been but an experiment. Nevertheless, it is impossible not to observe that the universally unfavorable testimony is in truth founded on the expectation of a perfect and absolute success, which, with regard to the original arrangements and the nature of things and of native society in general, could not in fairness be looked for.

48. On the other hand, as shown in the body of this Report and the mass of evidence given in the Addenda, the time had fully arrived for the review of the results of the experiment, and the application of such improvements or reforms as may be deemed expedient for the development of the Paper Currency, which, amidst the demands of advancing commerce, has come to be a necessity for the people of the country.

	(Signed)	W. R. MANSFIELD.
	„	H. S. MAINE.
DENZIL R. ONSLOW,	„	W. GREY.
<i>Secretary.</i>	„	D. COWIE.
	„	G. ROSS.
	„	E. H. LUSHINGTON.
	„	G. DICKSON.
	„	W. HALFORD.

SIMLA,
The 4th October 1866. }

* Vide 5 and 6 chapters of Sir W. Mansfield's minute on the introduction of a Gold Currency into India, dated 6th March 1864; also his minute of August 1864, in answer to Sir Charles Trevelyan's minute of June 20th, 1864.

APPENDIX.

From H. F. JACOMB, Esq., Officiating Under-Secretary to the Government of Bombay, Financial Department, to E. H. LUSHINGTON, Esq., Secretary to the Government of India, Financial Department,—(No. 855, dated Bombay Castle, the 26th August 1864).

I am directed by the Hon'ble the Governor in Council to transmit to you, for the purpose

* No. 29. Forwarding copy of a minute by His Excellency the Commander-in-Chief on Sir Charles Trevelyan's proposal to declare sovereigns and half-sovereigns, according to the British and Australian standard, legal tender in India at the rate of one sovereign for 10 rupees (with its enclosures).

of being laid before the Government of India, the accompanying copy of a letter* addressed to Her Majesty's Principal Secretary of State for India, under date the 23rd instant.

Despatch from the Government of Bombay, to the Secretary of State for India,—(No. 29, dated Bombay Castle, the 23rd August 1864).

In continuation of our despatches as per margin, we have the honor to forward herewith

No. 7, dated 12th March 1864, and copy of a minute by His Excellency Lieutenant General No. 9, dated 28th March 1864—

Sir W. R. Mansfield, K. C. B., on the proposal of Sir Charles Trevelyan to declare sovereigns and half-sovereigns, according to the British and Australian standard, legal tender in India at the rate of one sovereign for 10 rupees.

2. We beg, at the same time, to transmit herewith a copy of a return furnished to us by our Mint Master of the average price of English sovereigns, &c., in Bombay since 1830.

Remarks by His Excellency Lieutenant General Sir WILLIAM MANSFIELD, K. C. B., on Sir CHARLES TREVELYAN'S proposal to value the sovereign at 10 rupees in the Indian Currency,—vide Resolution of Government of India, dated July 12th, 1864.

I am under great obligation to Sir Charles Trevelyan for the very kind manner in which he has been pleased to allude to my currency minute dated 8th March 1864.

2. It is a matter of no ordinary satisfaction that my argument and theoretical conclusions should have been able to arrest his attention.

3. This being so, it is with unfeigned regret that I am obliged to say that I am not convinced by Sir Charles Trevelyan's reasoning of the soundness of the measure by which he proposes to commence the conversion of the Silver Currency of India to a golden one.

4. The measure to which I allude is the legalizing of the value of the sovereign in 10 rupees for tender of payment, while the sovereign is really worth more than that sum.

5. The question of respective values of gold and silver in India, as determined by experience during the last few years of expansion of trade and increase of gold production, has the most important practical bearing. On the successful appreciation of it may be said to depend the ultimate success of the great reform, the entertainment of which has been sanctioned by the Right Hon'ble the Secretary of State for India, and by the Viceroy and Governor General in Council.

6. I have ventured to remark once before at some length on the details of this matter,*

* *Vide* Chapter XI and Appendices of Minute of March. and it is satisfactory to observe that the calculations and statements of value thus offered
† *Vide* Appendix No. 9 to Sir Charles Trevelyan's Minute. at Bombay receive support from those independently prepared at Calcutta.†

7. Thus the Hon'ble Mr. Claud Brown shows by a calculation of averages that the sovereign has in Calcutta of late years maintained about the same value as it has in Bombay, the cost of the sovereign being now, as he states, with regard to the gold it contains, worth Rs. 10-2-11, and with the additional 1 per cent. for seignorage Rs. 10-4-6; consequently Mr. Brown observes that, under the arrangement proposed by Sir Charles Trevelyan, sovereigns would be readily and rapidly received into circulation; but the first and most essential condition is that some one must provide the sovereigns, and that his difficulty is that he does not think it can be done at the price.

8. It may here be said that in the price of gold, as shown by the sovereign, it is well to banish from our minds the distinction between Australian and British sovereigns, except such very trifling difference of value as is, I believe, supposed to exist between the two coins.

9. The price of gold in India, where the metal is viewed as a commodity of import, is, of course, regulated by the price it bears in the country where it is most cheaply produced, to which must be added all other charges.

10. The freight and loss by interest being less on gold imported direct from Australia than if the same gold had made the circuit of the world, it follows that gold imported by way of Europe must accommodate itself to the superior cheapness of Australian gold; in other words, that the price of the latter in India rules the price of all other gold from wheresoever it may come.

11. This is actually seen to be the case when sovereigns, whether British or Australian, are considered as a matter of commerce. The exceptional taking up of the former for the use of travellers on their road to England has no practical effect as regards the real price of gold. On the sailing of a steamer, English bank notes are sought and paid for exceptionally on account of such personal convenience.

12. The price of the Sovereign in India, as an article of commerce, having thus depended on the marketable value of gold, it has been seen in the two great marts of Calcutta and Bombay that that price has on an average of years been slightly more than Rs. 10-4-0, although the Sovereigns are treated in their character of gold without respect to Mint or seignorage charge.

13. Consequently, Sir Charles Trevelyan's price to which he desires to give a legal sanction for tender of payment is, at the least, 6 pence less than this average value of the Sovereign, or about $2\frac{1}{2}$ per cent. as hitherto maintained.

14. The question, therefore, arises, to put Mr. Claud Brown's doubt in another form, who is to bear the loss of the $2\frac{1}{2}$ per cent.?

15. It will be understood that if the Mint can find the gold, the people will be only too happy to exchange their rupees at a rate which will give them 6 pence, or 4 annas, on the changing of every packet of 10 rupees. But is the Government prepared to lose the 6 pence, or, in other words, the $2\frac{1}{2}$ per cent.

16. Surely we cannot expect, except in the case of extraordinary dearth of silver, that the people will pay in gold when to do so causes them a loss of $2\frac{1}{2}$ per cent. on their transactions. On the contrary, they will continue to pay in silver so long as gold remains at a premium in the market, as compared with the rate fixed for the optional legal tender.

17. Gold would then be issued at that low rate only at Government treasuries, and the Government, receiving silver in payment of revenue, would then be the sole loser. Government would therefore be driven to make all its payments in silver, to prefer silver as the means of redeeming the currency notes, and, therefore, to defeat the measures it is now bent on introducing.

18. Another question also surges up. It may be asked why is $2\frac{1}{2}$ per cent. to be added to the value of the national debt, as a condition of the conversion of the Silver Currency?

19. Yet if it be in the power of the Government of India to redeem part of the capital of the debt, and to discharge the interest of it in gold, according to the price sought to be legalized, and if it do so, it is clear all such payments would involve a *pro tanto* addition to the debt, as shown by the artificial depreciation of the gold coins. For it is admitted by Sir Charles Trevelyan that, under any circumstances, his gold will be offered in currency at a less price than it habitually fetches in the market.

20. But it may be further doubted whether the Mints would, on the terms of Sir Charles Trevelyan's minute, obtain any gold with which to carry out the conversion of the currency, except in the remittances of gold made on account of Government. In consequence of their being worth more than the rate fixed for the optional tender by law, sovereigns imported on private account would be sold at the premium they might be able to command in the market. Bar gold being sent to the Mints for coinage would be recovered by the owners in the form of sovereigns, to be sold in like manner at a premium. Sovereigns would not be exchanged for currency notes in the issue department.

21. The further consequence would be then, that the currency would become complicated instead of being relieved, as we wish it to be. Although dignified as currency legal tender, if anybody chose to tender them at a loss to himself, sovereigns would practically remain an article of trade, while Government, whenever it paid gold as part of the normal currency, would be the sole loser.

22. The result, therefore, would be that silver would remain as it now is, and importation of it for purposes of currency would be continued—one of the things we desire to prevent—while gold, in effect, would not be promoted to perform currency functions as we desire.

23. It is stated that the Australian sovereign can be laid down at Calcutta for Rs. 10-2-9. The data on which this assertion is based are not, I believe, furnished. It is not shown whether the profits of the importer are included in the figure, or if the mere cost of the gold in Australia, freight and other charges, are comprehended only.

24. Unless the latter is the case, it is difficult to understand how the price of gold remains on an average at a higher rate than that at which it can be profitably imported. In short, we must take the value of gold at what it is shown to be by the average prices of a term of years, and not from an arbitrary assertion made at a particular juncture.

25. I annex a valuable Return of the price of Sovereigns, British and Australian, during the last five years. This average price is shown to be about Rs. 10-4-0, or considerably in excess of that for which it is alleged Australian sovereigns may be laid down at present.

26. Sir Charles Trevelyan, however, taking the smaller figure, *viz.*, 10-2-9, as his basis, trusts that the Colonial Legislature of Australia may be induced to reduce the price of gold exported from Australia to India by abolishing the export duties.

27. It may be asked if it is not too sanguine to expect such accommodation from popular and distant Governments over which we have no control? Should we ourselves be justified in legislating with a view to a contingency which must in any case be remote, and which many politicians, who consider how colonial revenues are raised with regard to colonial impatience of taxation, will declare to be so unlikely as to be almost impossible?

28. But it is to be remarked that the new and great demand for gold caused by the organization of an effective Gold Currency in India will not improbably raise the price of gold throughout all the markets of the world, of course including Australia. On the other hand, we must not forget that the yield of gold in the latter country is largely diminishing, as noted by Sir Charles Trevelyan. It is not impossible that the two things taken together might neutralize the effect of abolishing the Australian export duty, if such a measure were ever to take place.

29. Sir Charles Trevelyan is apparently of opinion that, eventually, the price of gold in India would be somewhat diminished by the regularity of trade consequent on the introduction of a Gold Currency.

30. But is this likely? Has he not overlooked the effect of the new demand on the regions of supply, when gold shall be substituted in the imports to India, in the place of the many millions of silver now annually brought to her shores from all parts of the world?

31. We have already seen in India how the superior convenience of gold as a vehicle of reserve value has kept up its price in India as reckoned in silver, notwithstanding that it was shut out of the currency. May we not expect a still greater result in the same direction when it is admitted?

32. I am evidently not singular in such views. Thus Mr. Claud Brown, while he does not guarantee that gold may not ultimately be reduced in value so as to enable the sovereign to be supplied at Rs. 10, "sees no valid ground for expecting such a change, especially "when due allowance is made for the effect which the adoption of gold as a circulating "medium in India must have in checking any tendency that might otherwise have existed "to a decline in the value of the metal."

33. Let us now consider the subject in another manner. Sir Charles Trevelyan, when advocating the introduction of the sovereign as an uniform standard of exchange, says that it would come into more extensive use than the Spanish dollar ever did if fair play were given it. Yet he shows that he has misgivings that his proposed measure will retard the conversion of the silver medium to a golden one, the real and immediate object of the proposed reform of the Indian Currency.

34. Can it be said that fair play is given to the sovereign as a current coin, when making a law that gold and silver shall be optional legal tenders we declare that the former shall be issued in a coin, the sovereign, charged at a rate which depreciates its value?

35. The object of the change which is now proposed is the eventual conversion without shock or expense of the Silver Currency to a golden one.

36. It is difficult to understand why, bearing this object in view, we should commence with a measure which, as Sir Charles Trevelyan admits, may retard its attainment. Should we not rather recognize the fact of equality of intrinsic value between the respective coins of the two metals, as the only basis of theory and practice in our progress towards the eventual position of a Gold Currency and a gold standard, that progress being determined only by the other fact of superior convenience of a golden medium over a silver one?

37. In this case, we shall have simplicity, an intelligible principle, and, it may be said, finality; whereas, in the other, we shall commence with a measure open to the charge of retarding the reform we propose, which, by some critics, will be held to be synonymous with inoperativeness, in other words, failure.

38. By taking the basis of equality as now shown by the averages, we stop speculation with regard to artificial and local differences of value as much as we can. The relative values having been so determined by experience till the present date, will become fixed henceforth in currency at present rates. We have seen examples of a like result in the instances of France and America. As in those countries, the moment will in such case at length arrive for stereotyping the rate by means of the token coinage.

39. If, on the other hand, when we inaugurate our reform, we depart from the basis of equality in favor of silver, we, in fact, delay not only the conversion of the currency as shown above, but we do something more. We forego the advantage of determining the value of gold in currency by the current silver coin for the future as well as for the present.*

40. Without such determination of the value of gold in silver, according to reason as well as an arbitrary regulation, which will be set aside by the premia of the markets, the currency reform cannot become substantive, and we shall land ourselves amidst the uncertainties of the double standard.

41. For in such case, the attempt will be really made to have two measures of value in different metals, whereas we know that trade and exchange will only admit of one measure. By insisting on the nicest equalization of value between silver and gold in the issue of coins under a joint or optional legal tender, we still adhere to the old *rupee* measure or silver standard, but we offer the golden equivalent in its place. If we wittingly afford more of gold than is equal to the silver, we do the reverse; and we compel the community in every transaction, public or private, to consider whether it is to be performed in silver or in gold.

42. It may be further observed that, by means of the nice equalization of the legal tenders in point of value, we are perfectly just to the present holders of silver and the holders of securities, whether on public or private contracts. For they will be allowed at their own convenience to pay in silver or gold. This fact would prevent the depreciation of silver from its present value with regard to gold. For if it were to fall, as suggested by Sir Charles Trevelyan, below the par of present value, which on a real present equalization would be fixed in currency, it would be quickly bought up for the discharge of debts according to the option afforded by law. Its currency value, and, therefore, its price in the country, would be as rapidly restored.

43. It would appear, after considering all the features of the matter presented to us, that we are encumbering what would be otherwise simple by the attempt to graft on it something else. Thus we desire to have a Gold Currency for India. The measures to effect such a change are direct and simple. But this is no longer the case, if we take the opportunity to provide what is called an imperial standard of exchange for the dependencies of Great Britain, and then to fix in India a gold coin at an artificial price, that coin having been struck for a system of coinage unknown to India and her coined values.

44. It seems strange to try to force down a strange coin at a price which is not its true equivalent; in short, to bend certain physical facts of value in favor of a notion of decimal convenience and of relation to other portions of the British Empire.

45. The equitable proceeding would appear to be on the contrary, if we choose to impose on India a gold coin which is foreign to her system, that, rather than commit ourselves to an arbitrary measure, we should give the strange coin for its exact value, just as in exchanging gold for silver we should take care, as far as lies in our power, that in general the equivalent of the former is accurately afforded in substitution of the latter; in other words, that our currency transactions should exactly follow the law of barter, until the absorption or disappearance of the silver may enable us to revert to a single legal tender for large sums by the introduction of the token coinage.

46. With regard to all existing debts and contracts, we are unable to part with the existing silver *rupee*. It is to us what the franc is to the French, what the dollar is to the American.

47. We should only think of rendering that silver *rupee* in its golden representative, and we should not for the present trouble ourselves with more. According to the proposal which has received the sanction of the Government of India, we do not confine ourselves to this, but for *ex parte* considerations, we made the effort to confer a greater value on the *rupee* than it physically possesses.

48. I cannot help thinking that a confusion has arisen, and that the advantage of clinging to the sovereign for India has been overrated, while the difference between its value and that of 10 *rupees* has been underrated.

49. Had a sovereign been worth 12 rupees, there would have been no thought of legalizing it in a value of 10 rupees. But, in truth, when the large operations of trade are involved, it makes but little difference, so far as the object we are considering is concerned, whether the difference be 2 rupees or 2 annas. In either case, the difference is sufficient to ensure an immense profit or loss to a merchant who operates with millions. This being so, the market premia, owing to want of original Mint equalization of value, entailing the official depreciation of gold, would, I believe, infallibly drive gold out of the currency. I think, therefore, that if we would succeed in fairly resolving the problem we have before us, we must have a gold coinage for India herself, and let sovereigns run according to their value, which may be determined by law with regard to the regular Indian gold coin.

50. In short, the sovereign should be the ally to assist India in participating in the convenience of the imperial standard. But it will not be permitted to usurp the rule in the realm hitherto occupied by the rupee, and to change the value of the latter.

51. We can then hardly resist the conclusion that the golden multiple of the rupee should be calculated and minted with regard to the value of the rupee only, and apart from all other considerations, sovereigns being allowed to run for their relative value.

The 4th August 1864.

W. R. MANSFIELD.

Average Quotations for each Year in Bombay of English and Australian Sovereigns and English and Australian Bar Gold.

YEAR.	English Sovereigns.	Australian Sovereigns.	English Bar Gold, 98 Touch.	Australian Bar. *	REMARKS.
1857 ...	Rs. 10 2 7 each.	No Quotation.	No Quotation.	No Quotation.	
1858 ...	" 10 2 2	.....	Rs. 15 14 4 per tolah.		
1859 ...	" 10 5 9	.....	" 16 6 5		
1860 ...	" 10 5 4	Rs. 10 7 2 each.	" 16 4 2	Rs. 15 12 0 per tolah (23 carats).	Australian Sovereigns and Bars from July.
1861 ...	" 10 4 9	" 10 3 8	" 16 1 7	" 15 5 7 (23 carats).	
1862 ...	" 10 5 0	" 10 3 5	" 16 3 1	" 15 14 2 (23½ carats).	
1863 ...	" 10 4 1	" 10 6 9	" 16 3 1	" 16 1 2 (23½ carats).	

Average price of English Sovereigns, &c., since 1830.

YEAR.	English Sovereigns. <i>Per each.</i>	German Crowns. <i>Per 100.</i>	Mexican Dollars. <i>Per 100.</i>	F. Franc Pieces. <i>Per 100.</i>	REMARKS.
1830 ... ..	.....	213 0 6			
1831 ... ..	.....	208 3 0			
1832 ... ..	.....	215 14 8			
1833 ... ..	.....	211 3 5			
1834 ... ..	.....	.....	.....	.....	* Not reported.
1835	10 14 1				
1836 ... ..	.....	.....	.....	.....	File lost.
1837 ... ..	.....	.....	.....	.....	"
1838	10 8 0	215 0 0	221 4 0		
1839	10 3 9	214 10 0	221 8 0		
1840	10 5 6	214 0 0			
1841	10 11 9	214 5 0			
1842	10 15 1	215 0 10			
1843 ... ..	.....	.....	.....	.....	File lost.
1844	10 4 8	215 8 9	225 12 0		
1845	11 2 0	217 14 0	221 1 7		
1846	11 2 6	231 0 0	221 2 0		
1847	11 1 0	216 1 4			
1848	11 5 3	215 1 2			
1849	11 2 6	212 12 0	220 14 0		
1850	10 4 6	212 4 0			
1851	10 3 10	211 6 6	221 1 4		
1852	10 4 8	211 10 0	222 0 8		
1853	10 2 1	215 7 8			
1854	10 2 8	217 7 4	231 14 0		
1855	10 3 7	212 9 4	222 14 0		
1856	10 1 2	209 2 0	222 0 0		
1857	10 1 1	216 12 8			
1858	10 2 2	213 13 0	222 0 0		
1859	10 6 2	213 15 0	221 12 4	223 1 0	
1860	10 6 0	211 11 4	223 12 0	223 1 4	
1861	10 5 4	212 8 0	225 0 0	221 4 0	
1862	10 4 11	213 9 4	223 2 0	224 3 4	
1863	10 4 4	214 7 0	225 12 8	222 3 4	
1864	10 3 10	213 13 1	227 11 4	215 11 7	
Total ...	283 4 5	6,430 2 11	4,020 10 2	1,329 8 7	
Average ...	10 7 10	214 5 5	223 5 10	221 9 5	

The Agent, Oriental Bank (who are perhaps the largest importers of bar silver), states that he always sends it to the Mint, and there can be no doubt that the Mint price is the average one, as most of the silver imported is brought to the Mint, which would not be the case if it fetched a higher price elsewhere. The Mint price being fixed, silver is never sold below it, unless at a trifling reduction on account of interest. The Mint price was raised by 1 per cent. in the year 1833. Australian sovereigns are not quoted. There are quotations for bar gold for about twenty years, but they do not give the touch, and are therefore of no value. Rs. 16-8 is the present price for pure gold per tolah.

J. A. BALLARD, *Lieut. Col.,*
Mint Master.

Bombay Mint, July 1864.

ABSTRACT BY THE SECRETARY OF ANSWERS

FROM

OFFICERS IN CHARGE OF TREASURIES.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1.	<i>Are Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions ?</i>
AGRA ...	No.
AHMEDABAD ...	No.
AHMEDNUGGUR ...	No.
AJMER ...	No.
AKYAB ...	Currency Notes are not in general use, but pass freely in large transactions.
ALLAHABAD ...	No, except in the Station and City.
ALLYGURH ...	No.
ARCOT (NORTH) ...	In large towns, yes ; in small places, no.
ARCOT (SOUTH) ..	At the Presidency Towns and Chief Stations, yes ; in the Districts, no.
AZIMGURH ...	Only in exceptional cases, such as when two Native Firms are associated with each other.
BACKERGUNGE ...	Yes, among the Native community.
BALASORE ...	Yes, as a general rule.
BANCOORAH ...	Yes.
BANDA ...	No.
BARAITCH ...	No, always at a discount.
BAREILLY ..	No reply.
BASSEIN ...	No.
BEERBHOOM ...	Yes, up to Notes of Rs. 50 in value.
BELGAUM ...	No, except in very rare cases.
BELLARY ...	Yes, and sometimes they are at a premium.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1.	<i>Are Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions.</i>	
BENARES	...	No.
BERAR (EAST)	...	Paper Currency Act not in force.
BERAR (WEST)	...	Ditto.
BHAUGULPORE	...	No.
BIJNORE	...	No reply.
BOGRAH	...	Government Currency Notes are received, but Natives prefer cash.
BOOLUNDSHUHUR	...	No.
BUDAON	...	No.
BULLOAH	...	Yes, except when they are scarce, when a premium is demanded.
BUNNOO	...	No.
BURDWAN	...	They are generally received at their full value.
CACHAR	...	No, Notes are unknown in the interior.
CANARA (NORTH)	...	No, even the better class prefer silver.
CANARA (SOUTH)	...	Only when required for remittance purposes.
CANDEISH	...	Notes practically unknown in trading transactions.
CAWNPORE	...	No.
CHITTAGONG	...	Not ordinarily.
CHUMPARUN	...	No, on account of want of confidence.
COIMBATORE	...	No.
CUDDAPAH	...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1. *Are Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions ?*

CUTTACK	... No.
DACCA	... No.
DARJEELING	... Yes, they are generally received at their full value.
DEHRA DOON	... No, in commercial transactions even their use is exceptional.
DEHRA GAZEE KHAN	Very little used.
DEHRA ISMAIL KHAN	No.
DELHI	... No.
DEOGHUR	... As far as supply allows, Notes are received and paid.
DHARWAR	... No.
DHURMSALLA	... No.
DIBROOGHUR	... Yes, but not at their full value.
DINAGEPORE	... Yes, when procurable.
ETA	... No.
ETAWAH	... No, and even large traders only receive them as a favor.
FEROZEPORE	... Yes, with a slight discount.
FURREEDPORE	... No, except in Towns and Cities.
FURRUCKABAD	... No.
FUTTEHPORE	... Mahajuns sometimes receive them in business transactions, but other Natives scarcely ever do.
FYZABAD	... No.
GANJAM	... No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1. *Are Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions?*

GHAZEERPORE	...	No, immediately a Native gets a Note, he goes to for it.
GODAVERY	...	No, rarely even in Towns.
GODDA	...	No Currency Notes.
GONDAL	...	No.
GOOJERANWALLAH	...	No.
GOORDASPORE	...	In Cities, yes; in small Towns and Villages, no.
GOORGAON	...	No.
GOOJERAT	...	Yes, but the circulation is very limited.
GORUCKPORE	...	No.
GOWALPARAH	...	Not at their full value.
GOWHATTY	...	No.
HAZARA	...	Very seldom.
HAZAREEBAUGH	...	No.
HISSAR	...	Notes are very little used.
HOOGHLY	...	Yes, by the more wealthy portion.
HOOSHYARPORE	...	No, not at full value.
HOSHUNGABAD	...	No.
HUMERPORE	...	No.
HURDUY	...	No.
HYDRABAD	...	No.

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Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1. *Are Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions?*

JALOUN	...	No.
JESSORE	...	No reply.
JHANSIE	...	No, Government Servants sometimes use them.
JHELUM	...	No.
JHUNG	...	No, traders decline business if they are to be paid in Notes.
JOUNPORE	...	No.
JUBBULPORE	...	No, Mahajuns only use them when Hoondees are at a premium.
JULLUNDUR	...	No.
KATRA	• ...	Notes are seldom, if ever, used; information as to being received at full value is conflicting.
KANGRA	...	No, they are never sold at par.
KISTNA	...	No.
KOHAT	...	At their full value in commercial transactions.
KULLADGEE	...	No.
KUMAON	...	No.
KURNAUL	...	No.
KURNOOL	...	Yes, as a general rule.
KURRACHEE	...	Yes.
LAHORE	...	Yes, in large Towns, but not among the rural population.
LOHARDUGGA	...	No.
LOODIANAH	...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1.	<i>Arc Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions?</i>
LUCKNOW ...	No.
LULLUTPORE ...	A discount of from 4 to 8 annas per cent. is always charged.
MADURA ...	Yes.
MALABAR ...	No reply.
MALDAH ...	No reply.
MAUNBHOOM ...	No.
MARTABAN ...	No Paper Currency.
MEERUT ...	No.
MERGUI ...	No.
MIDNAPORE ...	Yes, readily.
MIRZAPORE ...	No.
MOHUMDEE ...	No, certainly not.
MONGHYR ...	No.
MONTGOMERY ...	Notes are not used.
MOORSHEDEBAD ...	The use of silver is more prevalent.
MORADABAD ...	No.
MOULMEIN ...	Yes, but their use is limited.
MOZUFFERGHUR ...	No.
MOZUFFERNUGGUR ...	No.
MUTTRA ...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1. *Are Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions?*

MYANUNG	...	No Note circulation.
MYMENSING	...	No.
MYNAGOREE	...	Yes, but not at their full value.
MYNPOOREE	...	Never at their full value.
NELLORE	...	Yes.
NOWGONG	...	No.
NUDDEA	...	Yes, but they prefer cash, as a discount is demanded for exchanging Notes.
OOMRAWUTTEE	...	No Notes in circulation here, but if by chance any do come, they are sold at a discount.
OONAO	...	Never.
PAKOUR	...	No circulation.
PATNA		No reply.
PERTAUBGURN		Hitherto they have been exchanged at par, but at a discount elsewhere.
24-PERGUNNAHS		Yes, especially in Calcutta and the suburbs.
PESHAWUR		Yes, in the City and Cantonments.
POONA		Yes, in villages, the petty Shroffs charge discount.
PUBNAH		Most readily.
PURNEAH		Yes, but a discount is charged when a Note is cashed.
RAEPORE		By the intelligent at a small nominal discount; in small Towns there is great hesitation in receiving them.
RAJMAHAL		No.
RAJSHAHYE	...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1. *Are Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions ?*

RAMREE	No, a Note is scarcely ever seen.
RANGOON	They do not generally circulate amongst the poorer classes.
RAWUL PINDEE	No.
ROORKEE	No reply.
ROY BAREILLY	No.
RUTNAGHERRY	No.
SAHARUNPORE	Not at present.
SALEM	Not throughout the District.
SANDOWAY	Notes are rarely seen here, but when they do come to hand they pass readily.
SARUN	For purchase and sale they pass at par, but in liquidation of debts, or tenders for remittance, they are subject to a discount.
SATTARA	Yes, but not invariably at their full value.
SAUGOR	Notes of the Nagpore Circle pass at par.
SEALKOTE	Yes.
SEETAPORE	Never.
SEEBSAUGUR	No.
SHAHABAD	In payments these Notes pass freely. In cashing them in the Bazar a discount is charged.
SHAHPORE	No.
SHAJEHANPORE	No.
SHIKARPORE	Not much used.
SIMLA	

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 1. *Are Government Currency Notes readily received and paid away by the Native Community at their full value in Private Monetary Transactions?*

SINGBHOOB	Yes.
SIRSA	No.
SULTANPORE	... | No reply.
SURAT	No.
SYLHET	Yes, in the Sudder Station ; less freely in the districts. Commission is charged in Bazars for cashing Notes.
TANJORE	Yes.
TANNA	Persons carrying on extensive business use them, but smaller traders do not.
TAVOY	No Paper Currency.
TENNASSERIM	No.
THAYET MYO	Not that I am aware of.
TINNIVELLY	No.
TIPPERAH	No, nothing approaching to a free circulation.
TRIHOOT	No.
TOUNGOO	No reply.
TRAVANCORE AND COCHIN ...	At Travancore and the Chief Towns, yes ; in the <i>Country</i> discount is asked. In Cochin the Notes of the Cochin Branch Bank are taken at par ; not so, however, Notes of the Calicut Branch, or the Head Office of Issue of Mudras.
TRICHINOPOLY	No.
UMBALLA	Yes, in the City and Cantonments, and in the Town of Jugadree, but nowhere else.
VIZAGAPATAM	No, except among the higher classes.
WOON	No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 2. *If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?*

AGRA	Owing to difficulty of convertibility ; average discount 1 per cent.
AHMEDABAD	The difficulty of getting cash in exchange for Notes, and the want of confidence in a Paper Currency ; average rate of discount from $\frac{1}{2}$ to 1 per cent.
AHMEDNUGGUR	Because they cannot be cashed at par on the spot : discount fluctuates according to the current rate of Hoondees.
AJMERE	The reasons are various.
AKYAB	Want of facilities to convert into silver. The discount charged is sometimes $2\frac{1}{2}$ per cent.
ALLAHABAD	Because English Banks refuse to receive these Notes except at a discount The rates at which Notes are discounted vary.
ALLYGURH	Owing to the ignorant lower classes refusing to receive them.
ARCOT (NORTH)	Because not easily negotiable at Public Treasuries.
ARCOT (SOUTH)	Average rate of discount 8 annas per Rs. 100. The rate varies at different places.
AZINGURH	Owing to non-convertibility at Local Treasury ; discount 4 per cent.
BACKERGUNGE	Notes are not depreciated in this district.
BALASORE	Depreciation is caused by <i>large</i> trade, and by the Treasury Office being unable to cash all Notes presented ; discount Re. 1 per Rs. 1,000.
BANCOORAH	There is no depreciation.
BANDA	1st, ignorance of what a Note really is ; 2nd, inability to demand cash payment at Treasuries ; 3rd, that Notes are unfit to be hoarded up.
BARAITCH	At a discount, because not cashed at Government Treasuries,
BAREILLY	No reply.
BASSEIN	They are not generally current, because scarcely known.
BEERBHOOM	1 per cent. discount is charged in changing for silver on Notes of a higher denomination than Rs. 50.
BELGAUM	Uneducated classes dislike the Notes ; also there is a difficulty in getting them cashed at Treasuries ; discount varies from 4 annas to 8 annas per cent.
BELLARY	They sell at par.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 2.	<i>If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?</i>
BENARES	Refusal on the part of Government to cash Notes at Treasuries is the principal, if not the only objection. The rate of discount is between 1 and 2 per cent.
BHARGULPORE	Difficulty of cashing Notes at local Treasuries; discount varies from Re. 1 to 2 annas per cent.
BIJNORE	No reply.
BOGRAH	Generally received at their full value.
BOOLUNDSHER	Owing to difficulty of convertibility, and to Shroffs charging for cashing discount fluctuates from 1 to 2 per cent.
BUDAON	The Note is not universal; the difficulty of obtaining a refund in case of loss; average rate of discount on Government of India Notes is 3 per cent. Hoondees are discounted cheaper.
BULDOAH	Owing to scarcity of Notes a premium has to be paid from 1 to 2½ per cent.
BUNNOO	Because only cashed at Treasuries when presented by travellers; average discount 8 annas per cent.
BURDWAN	No depreciation. A discount of 1 Rupee in a thousand Rupees is paid for the convenience afforded.
CACHAR	Because they are not convertible at every Treasury; average discount 1 per cent.
CANARA (NORTH)	Want of confidence, and difficulty in converting the Note. The discount varies in different districts.
CANARA (SOUTH)	Notes are not in favor, as they are considered perishable and liable to be lost.
CANDEISH	The rate of discount to Europeans is from 3 to 5 per cent. Notes are looked on as mere Hoondees. The cashing of Notes is a monopoly in the hands of a few Sowkars. A popular Paper Currency would supersede Hoondees.
CAWNPORE	Because not convertible at Government Treasuries; Allahabad Notes are discounted at 8 annas per cent.; those of the Calcutta Circle, from Re. 1-8 to Rs. 2 per cent.
CHITTAGONG	Discount varies from 1 to 2 per cent. Notes come from Calcutta to be turned into silver to pay producers.
CHUMPARUN	No confidence owing to difficulty both in obtaining and cashing the Notes.
COIMBATORE	Because they are not payable on demand at the nearest Government Treasuries.
CUDDAPAH	Because Currency Notes are not freely received at the District and Taluk Treasuries; discount varies.
CUTTACK	Want of confidence in the Paper Currency; usual discount 8 annas per cent.
DACCA	The average rate of discount is 4 annas. The branch of the Bank of Bengal here takes advantage of the rate of exchange between this place and Calcutta.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 2. *If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?*

DANJEELING	...	No depreciation.
DEHRA DOON	...	Notes pass freely here from March to October ; but Natives dislike receiving them, as they cannot be cashed at the Treasury; the rate of discount varies.
DEHRA GAZEE KHAN	1st, restricted convertibility ; 2nd, risk of loss ; 3rd, Natives unaccustomed to paper money. There is no fixed discount.	
DEHRA ISMAIL KHAN	Want of convertibility; average discount 1 per cent.	
DELHI	...	The discount is usually $\frac{1}{2}$ per cent. The Native distrust the Paper Currency.
DEOGHUR	...	<i>Vide</i> question 1.
DHARWAR	...	A discount of 4 annas is charged (sometimes more), because they are not readily convertible into cash.
DHURMSALLA	...	Two per cent., owing to non-convertibility at every Treasury.
DIBROOGHUR	...	Notes are not exchanged for silver at Government Treasuries. The discount is from 1 to 2 per cent.
DINAGEPORE	...	This question is answered by the first.
ETA	...	They are not readily convertible, and Natives look on them with suspicion; usual discount 1 per cent.
ETAWAH	...	On account of ignorance of the people; dis-sympathy of the people with the Government, the perishability of the Note; difficulty of recovering in case of loss; the greater ease in getting a Hoondee cashed. No average rate of discount.
FEROZEPORE	..	Because they are not convertible at the local Treasuries; discount varies, but the maximum rate is 4 annas per cent.
FURREEDPORE	..	Natives dislike the Notes owing to the dampness of climate destroying them; coin has intrinsic value, which nothing can hurt; discount from 1 to 2 per cent.
FERRUCKABAD	...	Note Currency not understood; discount varies.
FUTTEHPORE	...	Want of convertibility; fear of Note being lost or destroyed; inability to distinguish forged Notes from real ones; the fear that the Currency Note is only to get all the silver of the country into the hands of Government. The usual rate of discount is 2 per cent.
FYZABAD	...	Mahajuns charge from 2 to 4 annas per cent. They like to make a profit on every monetary transaction.
GANJAM	...	The restrictions placed on cashing Notes at Treasuries; discount 1 per cent.
GHAZEEPORE	...	Natives do not like the Notes, they distrust them; 2nd, Notes are not convertible at Treasuries; discount varies from 4 annas to Re. 1 per cent.
GODAVERY	...	Owing to restrictive orders; to paper not bearing rough usage, &c.; discount 8 annas per cent.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 2. *If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?*

GODDA	..	No Notes in this Treasury; when I tried to pay the Jailor in them he declined to receive them.
GONDAH	..	Natives do not understand the system, and find they cannot cash the Notes with facility; discount Rs. 2 per cent.
GOOJRANWALLAH	..	Always at a discount, the percentage being highest on the smallest Notes. The reason for this is that the Note is only convertible at one place.
GOORDASPORE	..	1st, if change is required, the inconvenience of parting with small change; 2nd, ignorance as to whether the Note will pass. One pice in the Rupee is the usual charge.
GOORGAON	..	Chiefly owing to distrust, and the dislike of innovation. The circulation in this district being next to nothing, I am unable to give the rate of discount.
GOOJERAT	..	Large Notes cannot often be cashed, except at a discount of from 4 to 8 annas per cent.
GORUCKPORE	..	Inconvertibility at local Treasury. The discount is generally 1 per cent.
GOWALPARAH	..	Because trade is carried on with the Garrow and other Hill Tribes, to whom Notes would be of no use; no average rate of discount.
GOWHATTY	..	<i>vide</i> question 1.
HAZARA	..	Because they are not accepted at Government Treasuries. The discount is from 3 to 6 pice the Rupee.
HAZAREEBAUGH	..	The difficulty of cashing; discount from 12 annas to Re. 1 per cent.
HAUSSAR	..	No discount is ever charged.
HUGHLY	..	For various reasons: suspicion; liability to be forged; difficulty of detection when forged; liability to be lost or destroyed; discount 2 annas in a 100-Rupee Note, and 2 pice on a 10-Rupee Note.
HOOSHYARPORE	..	Cash for Notes can only be obtained at Lahore. The discount is 8 annas in 100 Rupees.
HOSHUNGABAD	..	Because they are not easily cashed; average discount $\frac{1}{2}$ anna, $\frac{3}{4}$ anna, or 1 anna per Rupee.
HUMEERPORE	..	Because people cannot cash Notes whenever they wish; no authentic intelligence as to discount.
HURDUI	..	Their liability to destruction, and there being no trade; I can give no fixed rate of discount.
HYDRABAD	..	No facility for converting into silver; discount 1 per cent.
JALOUN	..	Because not changed at Zillah Treasuries, except when offered in payment of Government Revenue, or by travellers; discount 8 annas per cent.
JESSORE	..	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO.	<i>If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?</i>
JHANSIE	Because if Notes are lost duplicates cannot be obtained; the discount ranges from 4 annas to Rs. 2-8 per cent.
JHELUM	Want of convertibility; discount Re. 1-8 per cent.
JHUNG	Currency Notes are not always at a discount; I have known them at a premium at Loodianah; the rate, therefore, fluctuates much. Notes are not liked because of want of confidence, their destructibility, and the illiterate character of the people.
JOONPORE	Because they can only be cashed at Head Office of Issue, as at Calcutta: discount for Note of the Circle from Re. 1 to Re. 1-8; of other Circles, from Rs. 2 to Rs. 3 per cent., and sometimes 5 per cent.
JUBBULPORE	1st, because only cashed at Head Office; 2nd, if the holder has occasion to change it anywhere else, the Shroffs demand a discount of from 8 annas to Rs. 2-8 per cent.
JULLANDER	The discount varies from 8 annas to 1 per cent., according to the denomination of the Note. A discount is charged because Notes are only convertible at Lahore or Calcutta.
KAIRA	Those who report that a discount is charged urge the suspicions of the Natives as the cause.
KANGRA	A discount of from 8 annas to 2 per cent. is charged, because they are not convertible at every Treasury.
KISTNA	Owing to absence of free payment on demand from Government Treasuries; discount on Notes from Rs. 10 to Rs. 100, at Re. 1 to Re. 1-8; on Notes from Rs. 100 to Rs. 1,000, from 4 annas to Re. 1.
KOHAT	No answer required.
KULLADGEE	Because the Natives do not appreciate a Paper Currency. The rate of discount varies from 4 annas to 12 annas on a 10-Rupee Note.
KUMAON	Because cash for Notes is only given to travellers; discount varies from 1 to 2 per cent.
KURNAUL	Want of convertibility; average discount 2 per cent.
KURNOOL	Discount from Rs. 2 to 2 annas per cent.
KURRACHEE	No depreciation. (This is the Head Office of a Circle).
LAHORE	Notes are depreciated, because they are only cashed for travellers at District Treasuries. The rate of discount depends upon the state of the money market.
LOHARDUGGA	Discount is charged from 1 to 5 per cent. because of the paucity of Notes.
LOODIANAH	Because they are not convertible into cash, except at a discount. The rate varies, according to denomination of Note, from 1 to 5 per cent.
LUCKNOW	Because they are not cashed at Government Treasuries; Notes of the Allahabad Circle are cashed at a discount of 8 annas per cent.; those of Calcutta at Re. 1-8.
LULLITPORE	Discount from 4 annas to 8 annas.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 2. *If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?*

MADURA	..	No discount.
MALABAR	..	No reply.
MALDAH	..	No reply.
MAUNBHOOM	..	Discount 10 per cent., owing to want of confidence.
MARTABAN	..	No reply to this question.
MEERUT	...	Because they are not cashed at the Treasuries. Discount 1 per cent.
MERGU	...	The Natives cannot see how Paper can be of the same value as Gold and Silver.
MIDNAPORE	...	No depreciation. Something is usually paid for the accommodation of changing a Note.
MIRZAPORE	...	Want of confidence, and difficulty of recovering Notes when lost; discount from 8 annas to Re. 1 per cent.
MOHUMDEE	...	1st, because Notes are only cashed for travellers; 2nd, because the Circle system prevents Notes being cashed at any great distance; discount 1 per cent.
MONGHYR	...	Want of convertibility, and Notes having no currency beyond their own Circle; discount 6 annas per cent.
MONTCOMERY	...	Because Natives do not understand them.
MOORSHEDABAD	...	The lower classes think that Notes are not so safe as Silver, owing to their liability to being destroyed; average discount 4 annas per cent.
MORADABAD	...	Because they cannot be cashed at Government Treasuries; the discount appears to be 12 annas for an Allahabad and Re. 1 for a Calcutta Note.
MOULMEIN	...	No reply to this question.
MOZUFFERGHUR	...	No Notes in use in this district.
MOZUFFERNUGGUR	...	Notes have been so little current here that depreciation cannot be said to have taken place.
MUTTRA	...	Because of the difficulty of obtaining refund in case of loss; 2nd, because of the unsubstantial nature of Paper Currency. The discount varies from 8 annas to 2 per cent.
MYANUNG	...	No information.
MYMENSING	...	Because easily destroyed; discount from 8 annas to Rs. 2 per cent.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 2.	<i>If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?</i>
MYNAGOREE ...	I do not think that the Notes are exactly depreciated, but that a charge is made by their holders for giving cash for them as an accommodation.
MYNPOOREE ...	Because of chances of loss without being able to get refund, and unsuitness for hoarding up; average discount 3 per cent.
NELLORE ...	No depreciation.
NOWGONG ...	Want of convertibility; discount from 2 to 4 per cent.
NUDDEA ...	The average rate of discount is on a Note of Rs. 10, $\frac{1}{2}$ an anna; on a Note of Rs. 20, 1 anna; on a Note of Rs. 50, 2 annas; on a Note of Rs. 100, 4 annas; on a Note of Rs. 500, 8 to 12 annas; and on a Note of Rs. 1,000, from Re. 1 to Rs. 2.
OOMRAWUTTEE ...	Want of confidence in the Notes; discount 1 per cent.
OONAO ...	Want of convertibility, and liability to destruction. The discount on an Allahabad Note is 2 per cent., on a Calcutta Note 3 per cent.
PAKOUR ...	No Notes here.
PATNA ...	No reply.
PERTAUBGHUR ...	Cannot suggest reason for depreciation.
24-PERGUNNAHS ...	Liability to destruction from whiteants and other causes; discount varies from Re. 1-8 to Re. 1 per cent.
PESHAWUR ...	A small discount is levied for changing into silver, in like manner as there is a small charge made for changing silver into copper.
POONA ...	Because they are liable to be stolen or forged; discount from 4 annas to 8 annas per cent., and from 2 annas, 4 annas, and 8 annas for selling.
PUBNA ...	Sometimes Notes are at a premium, and sometimes the reverse.
PURNEA ...	Average discount 1 per cent.; this is charged because the discounter is generally a sharper hand than the holder, and takes advantage accordingly.
RAEPORE ...	Rate of discount 1 per cent. in small Towns.
RAJMAHAL ...	Because Silver and Gold are preferred, and Notes are not readily cashed at the Treasuries; average discount 1 per cent.
RAJSHAHYE ...	No depreciation.
RAMREE ...	Notes of small value are generally cashed at par.
RANGOON ...	Because they are not a legal tender, since the Branch Bank of Bengal has refused to cash them at par, except for constituents; the discount has been from $1\frac{1}{2}$ to 2 per cent.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 2.	<i>If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?</i>
RAWUL PINDEE ..	Want of convertibility ; on Notes exceeding Rs. 100, 4 annas discount is charged, and Re. 1 per cent. on smaller Notes.
ROORKEE ..	No reply.
ROY BAREILLY ..	Fear of losing the Notes, want of convertibility, and prejudice.
RUTNAGHERRY ..	Because they are not easily cashed ; the discount is from 4 annas to Re. 1, or even Rs. 2 per cent.
SAHARUNPORE ..	Because only convertible at Calcutta and Allahabad.
SALEM ..	Notes are not cashed at the several treasuries, and very little use is made them.
SANDOWAY ..	No depreciation.
SARUN ..	Want of convertibility ; discount from 8 annas to Re. 1.
SATTARA ..	Want of convertibility ; average discount 1 per cent.
SAUGOR ..	Because they cannot always be cashed at the Treasury ; discount from $\frac{1}{2}$ to 3 per cent.
SEALKOTE ..	In cashing Notes a discount of 4 annas per cent. is charged.
SEESGAUR ..	Non-convertibility at Treasuries ; discount $\frac{1}{2}$ per cent.
SEETAPORE ..	Because not readily received at the Treasury ; discount Re. 1 to 8 annas per cent.
SHAHABAD ..	Because Mofussil Treasuries may not cash Notes of more than Rs. 50 in value. The discount ranges from 4 annas to 1 per cent.
SHAHPORE ..	Natives look on Notes with suspicion : it is the interest of Shroffs to maintain the present system of Hoondees.
SHAJAHANPORE ..	Because they can only be cashed at Allahabad. Discount from 2 to 4 annas per cent.
SHIKARPORE ..	Being paper, and of no intrinsic value, they are not freely used ; but as every facility for exchange is afforded by the Treasuries, they are not depreciated.
SIMLA ..	If a Note is presented to be cashed, discount is charged from 2 to 4 annas per cent.
SINGBHOO ..	No depreciation.
SIRSA ..	Want of convertibility ; discount 1 per cent.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 2. *If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?*

SULTANPORE	... No reply.
SURAT	... Because they are not cashed at par at Treasuries, but are discounted in the Bazar at 8 annas per cent.
SYLHET	... Requires no reply.
TANJORE	... No discount, except in emergent cases, when Notes are not cashed at the Local Treasuries.
TANNA	... The rate depends on the state of the market.
TAVOY	... No Paper Currency.
TENASSERIM	... The Natives do not understand them.
THAYET MYO	... The Town is yet in its infancy, and only bullion is appreciated.
TINNIVELLY	... Want of convertibility; discount from $\frac{1}{4}$ to 1 per cent.
TIPPERAH	... Notes can hardly be said to be depreciated, as premium and discount are about equal.
TIRHOOT	... Because they do not hold the same value as silver with the Natives; discount from 8 annas to Re. 1 per cent.
TOUNGOO	... No reply.
TRAVANCORE & COCHIN	On Notes of the Calicut Branch from 4 to 8 annas per cent. On Notes of Head Office of Madras from 4 to 12 annas per cent.; at Travancore the depreciation arises from the trouble of cashing the Note.
TRICHINOPOLY	... Because they cannot be cashed at all Government Treasuries; discount 12 annas per cent.
UMBALLA	... Want of convertibility; average discount 1 to 2 annas on a Note of Rs. 10.
VIZAGAPATAM	... Gross ignorance; 1 per cent. for Notes of Rs. 500. $\frac{1}{2}$ per cent. for Notes of Rs. 1,000; $\frac{1}{4}$ per cent. for Notes of greater value.
WOON	... No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes?*

AGRA	.	Currency Notes of the Allahabad Circle have been supplied to Tehseel Treasuries for the convenience of the rural population. Applications are refused when Notes are evidently intended for remittance.
AHMEDABAD	.	The Department is guided by the Rules laid down in the Resolution by the Government of India, No. 43, March 9th, 1862; also by Accountant General's Memorandum No. 1059, August 19th, 1865.
AHMEDNUGGUR	.	Notes to a limited amount were cashed for travellers before a branch of the Bombay Bank was established.
AJMERE	.	Notes presented by travellers only are cashed.
AKYAB	..	Notes are given for silver when there are any in the Treasury.
ALLAHABAD	..	Notes are exchanged for silver, but the converse is only done as a convenience to travellers; change is usually given to European gentlemen on application.
ALLYGURH	..	If possible, I always cash Notes when presented, and only decline to do so when there are too many in store.
ARCOT (NORTH)	..	Silver is given for Notes presented by travellers; Notes are sold for cash.
ARCOT (SOUTH)	..	Silver is only given for Notes at the Head Offices of Issue; Notes are only cashed to a limited extent for private commerce.
AZIMGURH	..	Silver is not given for Notes, except to travellers; Notes are freely exchanged for silver.
BACKERGUNGE	..	I afford every facility for the exchange of silver for Notes and <i>vice versa</i> .
BELASORE	..	As long as there is cash in the Treasury silver is given for Notes; Notes are always available for cash.
BANCOORAH	..	Government Notes are always cashed.
BANDA	...	In this district, with very rare exceptions, the public has been allowed to exchange or cash Notes without delay.
BARAITCH	...	Notes are cashed for travellers, and are always to be got for cash.
BAREILLY	...	No reply.
BASSEIN	...	Currency Notes are only received on account of revenue.
BEERBHOOM	...	Notes of small denominations are kept in charge of the Treasurer, who will exchange them on demand; Notes of a higher value than Rs. 50 are in charge of the Treasury Officer, and can be had on application.
BELGAUM	...	Notes are only cashed to a limited extent, but are always given for cash.
BELLARY	...	The restrictions have been removed, but due regard is had to not draining the Treasury of its specie.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes?*

BENARES	..	Notes are given for silver, but are only cashed for travellers.
BHAUGULPORE	..	Notes are given for silver, but are cashed only for travellers and private parties when the disbursement does not affect the cash balance.
BHJNORE	..	No reply.
BOGRAH	..	Notes are issued for cash, without reserve, but are only cashed as a convenience to travellers.
BOOLUNDSHUHUR	..	According to order of Accountant General, June 12th, 1864, and November 14th, 1864.
BUDAON	..	Notes are always given for silver, and at the Sudder Treasury Notes are cashed to a limited extent.
BULDOAH	..	The Treasury is always open for exchange transactions, but has never yet been supplied with Notes to the full extent of its requirements.
BUXNOO	..	Notes can be obtained for cash, but Notes are changed only for travellers.
BURDWAN	..	Notes are cashed for travellers, and given out freely in exchange for silver.
CACHAR	..	When money is not scarce, small Notes are exchanged for silver.
CANARA (NORTH)	..	Notes are changed for silver to a moderate extent, and are sold for cash when required for circulation and not for remittance.
CANARA (SOUTH)	..	No reply.
CANDEISH	..	No facilities afforded. The experiment of cashing Notes was tried, but the people refused to receive them.
CAWNPORE	..	Notes are given to the public for silver, if not for the purpose of remittance, and are exchanged for travellers to a limited extent.
CHITTAGONG	..	Notes are given for silver when the state of the Treasury permits.
CHUMPARUN	..	Notes are given for silver, but are not cashed, except for the convenience of private parties.
COIMBATORE	..	Notes presented by <i>bond fide</i> travellers and residents are changed into silver, or <i>vice versa</i> at the Local Treasuries.
CUDDAPAH	..	Notes are cashed to a small extent for the convenience of travellers.
CUTTACK	..	Notes for small amounts up to Rs. 100 are cashed and issued when in store, but large Notes are only cashed in exceptional cases.
DACCA	..	Notes are issued in exchange for silver.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes ?*

DARJEELING	...	Notes are issued in exchange for silver, but are cashed only for <i>bonâ fide</i> travellers.
DEHRA DOON	...	Notes are cashed when there is sufficient silver in the Treasury, and a <i>bonâ fide</i> traveller would always have Notes cashed up to Rs. 100.
DEHRA GHAZEE KHAN		See Circulars on the subject by Punjab Accountant General.
DEHRA ISMAIL KHAN		Notes are given in exchange for cash, but are only cashed in special cases.
DELHI	...	The Treasury Officer cashes Notes for European travellers, and receives Notes in payment of land revenue. Notes are entirely unknown in the interior.
DEOGHUR	...	Currency Notes are both taken and issued in exchange for silver, but the supply of Notes is limited.
DHARWAR	...	Notes are received in payment of Government demands, and supplied in exchange for silver, but are only cashed for travellers.
DHURMSALA	...	Currency Notes are cashed to a limited extent by the Treasury Officer, by order of the Accountant General of the Punjab.
DIBROOGHUR	*...	Notes are received freely and issued for silver.
DINAGPORE	.	I have always exchanged Notes for silver and <i>vice versa</i> , unless especially forbidden to do so.
ETA	.	Notes can be obtained for silver, but the reverse is forbidden by Departmental Orders.
ETAWAH	.	Notes of the Circle in which the district is included are cashed ; Notes of other Circles are not cashed.
FEROZEPORE	.	Notes are cashed for travellers and private parties, and are freely exchanged for silver.
FURIEDPORE	.	Silver is given in exchange for Notes, but owing to the limited supply of the latter, the reverse cannot always be effected.
FURRUCKABAD	.	Notes are exchanged for silver and cashed for travellers.
FUTTEHPORE	...	Notes are exchanged for silver, and <i>vice versa</i> .
FYZABAD	..	Notes are given for cash.
GANJAM	..	Small Notes are cashed sparingly. Travellers can get silver for Notes up to Rs. 100.
GHAZERPORE	..	Notes are cashed for <i>travellers only</i> .
GODAVERY	..	Notes are issued for silver, and cashed as a convenience to private parties and travellers.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes?*

GODDA	..	No Currency Notes.
GONDAH	..	As long as there is a good cash balance, Notes are exchanged for silver.
GOOJERANWALLAH	..	Notes are convertible to a limited extent only.
GOORDASPORE	..	Notes are given for silver, and are cashed for travellers; silver, however, is usually given to all applicants.
GOORGAON	...	Notes paid out at the Sudder Treasury only.
GOOJERAT	..	Notes may be bought at par for silver, but silver may not be paid from the Treasury in exchange for Notes, except at the Lahore Centre of the Currency Circle, or to <i>bond fide</i> travellers.
GORUCKPORE	...	Except when the stock is at a minimum, Notes are not cashed; Notes, however, are freely given in exchange for silver.
GOWALPARAH	...	Every facility is given to exchange silver for Notes, and <i>vice versa</i> .
GOWHATTY	...	Sufficient for the issue of Notes but not for exchanging silver for Notes. Silver should be given for Notes up to the average amount of Notes issued.
HAZARA	...	Currency Notes are cashed for travellers.
HAZAREEBAUGH	...	Officers in charge of Treasuries are forbidden to cash Notes, except for travellers, and for the English residents of the Station, in small sums.
HISSAR	...	Silver is not given for Notes, but Notes are always given for silver.
HOOGHLY	...	Notes are issued for cash, but are exchanged only for travellers and private parties.
HOOSHYARPORE	...	No particular facilities are afforded.
HOSHUNGABAD	...	When there is a good supply of Notes in the Treasury, they are always exchanged for silver, but silver is not given for Notes, as that causes trouble.
HUNEERPORE	...	Notes are given for silver, but are cashed only for travellers.
HURDUI	...	Notes are issued to all who apply for them, but as yet there is little demand.
HYDRABAD	...	Notes are given for silver, but are cashed only for travellers.
JALOUN	...	Notes are cashed for travellers; as yet no Native has applied for Notes.
JESSORE	...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes?*

JHANSIE	Silver is given for Notes, and <i>vice versa</i> .
JHELUM	Currency Notes are only convertible as a convenience for travellers.
JHUNG	Currency Notes are given for silver when in store; Notes are cashed for travellers.
JOONPORE	Notes are given for silver, but are cashed only for travellers.
JUBBULPORE	This Treasury acts according to Circular No. 3550 of December 10th, 1864, from Secretary to Government of India.
JULLUNDUR	Notes are given to the public in exchange for silver, and are cashed to a very limited extent.
KAIRA	Very small.
KANGRA	Notes are cashed to a limited extent.
KISTNA	• ... Formerly there were great facilities; now there are none.
KOHAT	... All Notes are cashed, and <i>vice versa</i> .
KULLADGEE	... Notes are given for silver, and cashed to a limited extent for travellers and private parties.
KUMAON	... None whatever; Notes are cashed for travellers only.
KURNAUL	... Notes are issued for silver and exchanged for travellers.
KURNOOL	... Arrangements have been made enabling travellers and traders to obtain Notes for silver, and <i>vice versa</i> , at the Huzoor and Taluq Treasuries.
KURRACHEE	... The present facilities are sufficient.
LAHORE	... Notes are only cashed for travellers, but are exchanged for silver.
LOHARDUGGA	... Notes are cashed when presented, and are given in exchange for silver.
LOODIANAH	... Notes are exchanged for cash, but are only changed for silver according to Rules laid down in Circular No. 1565, &c.
LUCKNOW	... Notes are given to the public for silver on application, but are only cashed for travellers.
LULLUTPORE	... Notes are given for silver, and are exchanged, subject to restrictions laid down in Circular No. P. of 1861-65, dated June 12th, 1864.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes?*

MADURA	Notes are given for silver, and silver for Notes; the latter only to travellers and private parties.
MALABAR	... | No reply.
MALDAH	... | No reply.
MAUNBHOOM	Exchange is permitted on application to Officer in charge of Treasury; the full value is given.
MARTABAN	No Paper Currency.
MEERUT	Notes are only cashed for private individuals to a limited extent and for travellers.
MERGUI	| None here.
MIDNAPORE	Notes are cashed and given out at par, as long as the state of the Treasury permits.
MIRZAPORE	The Agency of the Bank of Bengal cashes Notes at par for travellers, but does not undertake to cash Allahabad Notes for silver, or issue Notes in exchange for silver or Notes.
MOHUMDEE	... | The grantees have the option of exchanging Allahabad Notes for cash at the Sudder Treasury.
MONGHYR	Notes are given for silver, but are cashed only for travellers and private parties.
MONTGOMERY	Notes are exchanged according to Circular No. 159 of 1864, and are cashed for travellers and others at the Treasury Officer's discretion.
MOORSHEDABAD	Notes are given for silver, but are only cashed at the discretion of the Treasury Officer for travellers and private parties.
MORADABAD	... | Every facility is afforded for issuing Notes, but they are only cashed for travellers.
MOULMEIN	... | Every facility.
MOZUFFERGHUR	... | Notes are given for silver, but silver is not given for Notes.
MOZUFFERNUGGER	As long as there are Notes, they are issued for silver; with regard to cashing them, the Rule laid down in Accountant General's order AH, 1864-65, dated October 14th, 1864, is followed.
MUTTRA	Notes are given for silver, and are cashed subject to prescribed Rules.
MYANUNG	No Note circulation.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes?*

MYMENSING	Notes are cashed, as there is always abundance of silver in the Treasury. Notes are not readily given for cash, the stock being small.
MYNAGOREE	Notes are exchanged for silver, and <i>vice versa</i> , when the cash balance permits.
MYNPOREE	Notes can be obtained for cash, but the contrary is not the case, except for travellers; even this need not be done, if the Treasury is overstocked with Notes.
NELLORE	The exchange of Notes for silver is limited; Notes are only cashed for <i>bound</i> travellers.
NOWGONG	... | Notes have been cashed up to Rs. 1,000.
NUDEEA	We take silver for Notes, but cannot always give silver for Notes.
OOMRAWUTTEE	No facilities at this Treasury.
OONAO	Notes are cashed for travellers; the public can claim Notes to any extent for cash.
PAKOUR	No Note circulation.
PATNA	No reply
PEETAUBGURH	Notes are received and paid away without restrictions.
24-PERGUNNAHS	Notes are converted into silver, and <i>vice versa</i> .
PESHAWUR	Notes are supplied for cash.
POONA	Notes are not cashed at Government Treasuries, but are generally at the Branch Bank of Bombay at par.
PUBNAH	Every facilities as far as the store in hand permits.
PURNEAH	Every facility in spite of the Accountant General, who, for some reason best known to himself, checks the circulation of Notes.
RAEPORE	Notes are given for silver, and <i>vice versa</i> .
RAJMEHAL	Currency Notes are given for silver, but cashed only as a convenience to travellers. Parties receiving money are always asked if they would prefer Notes.
RAJSHAHYE	Scarcely any facilities.
RAMREE	No Currency Notes have been cashed at this Treasury.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes?*

RANGOON	...	None, as British Burmah is in no Circle of Issue.
RAWUL PINDEE	...	Notes are only cashed for travellers, but are freely given for silver.
ROORKEE	...	No reply.
ROY BAREILLY	...	Every facility is afforded with due regard to cash balances.
RUTNAGHERRY	...	Every facility for the exchange of silver for Notes, and <i>vice versa</i> , according to our present instructions.
SAHARUNPORE	...	Currency Notes are only cashed for travellers.
SALEM	...	Indiscriminate exchange of Notes for silver, and <i>vice versa</i> , is objected to. Notes are issued in a small way to private individuals.
SANDOWAY	...	None.
SARUN	...	Confined to the 2nd of the 5 Rules, at the close of the Notification of March 19th, 1866, circulated by Accountant General.
SATTARA	...	Those sanctioned by Government Orders on Paper Currency.
SAUGOR	...	Notes from Rs. 10 to 100 are paid away for cash; Notes are also cashed on presentation.
SEALKOTE	...	Notes are exchanged for silver, and <i>vice versa</i> , if assets permit.
SEEBSAUGUR	...	Notes are given for silver, but the converse is disallowed.
SEETAPORE	...	Notes are given for silver, but are only cashed for travellers.
SHAHABAD	...	Notes are given for silver without reserve, but are cashed only as a convenience to travellers and private parties.
SHAHPORE	...	This Treasury cashes the Notes of Railway Companies.
SHAJEHANPORE	...	Notes are cashed and given in exchange for silver.
SHIKARPORE	...	<i>vide</i> Answer 2.
SIMLA	...	Notes are cashed for travellers, and issued for cash, according to stock of Notes in Treasury.
SINGBHOO	...	As far as cash goes, silver is given for Notes, and <i>vice versa</i> .

Abstract of Answers from Officers in Charge of Treasuries.

QUESTION No. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver and Silver for Notes ?*

SIRSA	...	Notes can be bought, and are cashed for travellers.
SULTANPORE	...	No reply.
SURAT	...	Notes are given for cash, and are cashed for travellers.
SYLHET	...	The restrictions prevent Notes being cashed, but the applications are very few, whereas the demand for Notes is regular.
TANJORE	...	Notes are cashed for travellers and private parties ; small Notes are exchanged for silver, when required by private individuals on account of private affairs.
TANNA	...	Currency Notes of Rs. 50 and under are cashed on application.
TAVOY	...	No Paper Currency.
TENNASSERIM	...	Notes are only received in payment of Government dues.
THAYET MYO	...	No difficulty.
TINNIVELLY	...	It is not at the option of Officers in charge of Treasuries to afford any great facilities for the exchange of Notes for silver, or <i>vice versa</i> .
TIPPERAH	...	Notes are issued for silver, and this Treasury was specially ordered to cash Notes by Accountant General's Memorandum No. 1074, April 26th, 1865.
TIRHOOT	...	See answer to Question 14.
TOUNGGOO	...	Notes are scarcely ever seen here.
TRAVANCORE & COCHIN		No reply to this question from Cochin. Travancore,—the Dewan's Treasury cashes Notes and issues them for silver.
TRICHINOPOLY	...	Little or no facilities, owing to perplexing orders of Accountant General.
UMBALLA	...	Silver for Notes is given only to travellers ; few facilities for exchanging Notes for silver.
VIZAGAPATAM	...	No difficulty in getting Notes for silver ; Notes are cashed for travellers only.
WOON	...	No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 4.

Are these facilities sufficient ; if not, what means can you suggest for increasing them ?

AGRA	Yes, if Notes are convertible on demand at chief local Treasuries.
AHMEDABAD	Under present orders of Government, no facilities can be afforded. I would suggest that this Department and the Branch of Bombay Bank be authorized to pay cash for Notes without any restrictions.
AHMEDNUGGUR	The local Branch of the Bank of Bombay should be compelled to cash Notes at par.
AJMERE	Notes of each separate Circle should be payable on demand at any Treasury within the Circle.
AKYAB	Notes would not be accepted in this district.
ALLAHABAD	Facilities are not sufficient. The Deputy Commissioner of Paper Currency suggests that Notes of Rs. 10 should be cashed at all Treasuries.
ALLYGURH	For changing silver for Notes, yes ; for the reverse, no (see Answers to 5, 6, & 7).
ARCOT (NORTH)	No, present restrictions should be removed.
ARCOT (SOUTH)	No, all restrictions should be removed, so that Notes may be issued and cashed by all District Treasuries, subject to the demand.
AZIMGURH	All Notes should be cashed at all Government Treasuries.
BACKERGUNGE	No, if Treasury Officers were less fettered, they would be able to promote the circulation of Notes. Circulation is retarded by the Money Order System, which is not liked by Natives.
BALASORE	I think the facilities are sufficient.
BANCOORAH	The facilities are sufficient.
BANDA	Notes should always be exchanged when presented.
BARAITCH	No further facilities are necessary for distributing Notes for cash.
BAREILLY	No reply.
BASSEIN	To be authorised to cash Notes to the value of 2 lakhs of Rupees at this Treasury.
BEERBHOOM	I think for the present the facilities are sufficient. The agency of the Abkarree Darogahs might be useful.
BELGAUM	No, Notes should be exchanged at specified Public Treasuries in each district.
BELLARY	No further facilities are required, as Notes are freely cashed and purchased at this Treasury.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 4.	<i>Are these facilities sufficient ; if not, what means can you suggest for increasing them ?</i>
BENARES	No, the present arrangement has its disadvantages ; authority should be given to Treasury Officers in general to cash Notes to an extent that would not interfere with the wants of their own districts.
BHAUGULPORE	No, abolish all restrictions as to cashing Notes, and they will circulate freely.
BILNORE	No reply.
BOGRAH	No, Officers should be permitted to cash Notes to the extent that their balances will permit.
BOOLUNDSHUHER ...	No, Notes should be cashed at each Treasury in the Presidency.
BUDAON ...	No, a system of cashing Notes at Treasuries should be introduced.
BULLOOAH ...	The establishment of Offices of Sub-Issue would facilitate transactions.
BUNNOO ...	I would suggest that Notes be cashed for others besides travellers.
BURDWAN	No, if Notes to a large amount were presented by a private individual, they should be cashed, and security taken from him.
CACHAR ...	No, all Notes should be convertible on presentation.
CANARA (NORTH) ...	Not necessary to increase the facilities at present.
CANARA (SOUTH) ...	The present restrictions are a bar to Notes becoming popular.
CANDEISH	I can suggest no further until Notes are declared legal tender.
CAWNPORE	No, in large districts Notes should be cashed to any extent, but in smaller districts there should be some restrictions.
CHITTAGONG	I think the facilities afforded by Government are sufficient. At surplus Treasuries Notes might be generally cashed.
CHUMPARUN	No.
COIMBATORE	Restrictions with regard to Notes being used for remittances should be removed.
CUDDAPAH	If the restrictions against Merchants were removed, Notes would circulate freely.
CUTTACK	No, funds should be supplied to Treasuries, and a free exchange given.
DACCA	No, there should be an Office at every Treasury for the exchange of cash for Notes, and <i>vice versa</i> .

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 4.

Are these facilities sufficient; if not, what means can you suggest for increasing them?

DARJEELING	Existing arrangements cannot be modified here.
DEHRA DOON	No, Notes should be cashed at all Treasuries.
DEHRA GHAZEE KHAN	No, Treasury Officers should be allowed to cash Notes equal to their issues of Notes for cash.
DEHRA ISMAIL KHAN	Insufficient, but I can suggest no means of improvement short of thorough convertibility.
DELHI	... If restrictions were removed, Treasuries would shortly be in receipt of every Note, or else bankrupt.
DEOGHUR	A large supply of Notes would meet the want to a great extent.
DHARWAR	Notes should be exchanged for silver at the chief Local Treasuries.
DHURMSALA	Currency Notes should not be cashed at Treasuries, as it increases the Officer's work, and causes loss to money changers.
DIBROOGHUR	No, Officers should be authorized to exchange Notes of large value for silver.
DINAGEPORE	Every Officer should be allowed to exchange Notes for silver, or <i>vice versa</i> , provided he kept sufficient cash in hand for the month's expenditure.
ETA	Until the confidence of the people is secured, Notes should be cashed at every District Treasury; to effect this, the first issue of Notes should be very limited.
ETAWAH	.. Facilities might be afforded at the Tehseelees. Honorary Magistrates should be induced to take on themselves this part of the administration.
FEROZEPOR	.. No, Notes should be convertible at more places, but then some plan must be adopted by which silver in Treasuries could be easily replenished.
FURREEDPORE	.. No, I would suggest an increased supply of Notes.
FURRUCKABAD	They should always be convertible at Treasuries without restriction.
FUTTEHPORE	Notes should be cashed at all Treasuries without delay.
FYZABAD	All Notes should be cashed at Treasuries.
GANJAM	No facilities; if a sum of from Rs. 20,000 to Rs. 50,000 were set aside monthly to support the Paper Currency, it would do good.
GHAAZEEPORE	Notes of low value should be freely cashed by Treasury Officers; a maximum number of Notes might be fixed; when Notes in store reached that maximum, encashment might be refused.
GODAVERY	Notes should be freely cashed, and the prohibition against their being used for remittance purposes should be rescinded.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 4. *Are these facilities sufficient; if not, what means can you suggest for increasing them?*

GODDA	... | No Currency Notes.
GONDAL	No, Notes of all Circles should be convertible at all Treasuries as far as cash is available.
GOOJRANWALLAH	No, throw open the cash balances for convenience of Note-holders.
GOORDASPORE	The facilities are sufficient, if latitude is allowed to Officers, who best know the state of their own Treasuries.
GOORGAON	Notes should be entrusted to Tehsildars for sale.
GOOJERAT	All Notes of Rs. 50 and downwards should be cashed at the Treasuries at a small discount, say 2 annas per cent.; out of this a small stipend might be paid to the European Clerk to keep a register of Notes thus received.
GORUCKPORE	Treasury Officers should be vested with the power to pay all Notes presented at discretion.
GOWHATTY	<i>Vide</i> question 3.
GOWALPARAH	... Yes, quite sufficient.
HAZARA	... Notes should be cashed when presented at the Treasury by any one.
HAZAREEBAUGH	... No, Officers should be permitted to cash Notes freely, especially small ones.
HISSAR	... Nil.
HOOGHLY	... No, Notes should be cashed at all Treasuries. Confidence in the Note does not at present exist.
HOOSHYARPORE	... Notes should be paid in cash immediately on presentation.
HOSHUNGABAD	... The facilities are sufficient, but it would be advisable to cash Notes more freely.
HUMEERPORE	... No, every facility should be given for the exchange of Notes for silver.
HURDUI	... As far as this district is concerned, ample.
HYDRABAD	... No, Notes should be convertible on demand at all Treasuries in the Circle.
JALOUN	... No, Notes should be exchanged for silver at every Treasury.
JESSORE	... No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 4. *Are these facilities sufficient; if not, what means can you suggest for increasing them?*

JHANSIE	..	The facilities are ample, if the Natives would use the Paper Currency.
JHELUM	..	Not sufficient; Notes should be cashed at all Treasuries.
JHUNG	..	No, the whole resources of Government, after meeting other demands, should be applied to obliging the public.
JOUNPORE	..	The facilities on one side are ample, but not on the other; all Notes of travellers for <i>any</i> sum should be cashed, as well as other Notes, at the discretion of the Treasury Officer.
JUBBULPORE	..	No, Notes should be convertible at every Treasury and Sub-Treasury.
JULIANDUR	..	No, and I would invite Bankers to pay them into the Treasury for silver, and that they should be cashed at all Treasuries.
KAIRA	..	Every Treasury should at present cash Notes on presentation, and eventually every Mamlutdar should be permitted to do so.
KANGRA	..	Quite insufficient. Notes should be cashed at all Treasuries.
KISTNA	..	Notes should be received and issued even in talooks and villages.
KOHAT	..	Yes, in every respect.
KULLADGEE	..	It is almost impossible to increase the facilities under the present arrangements.
KUMAON	..	No, Notes should be exchanged at all Treasuries as far as possible.
KURNAUL	..	No, an arrangement for cashing Notes for the public would be most beneficial.
KURNOOL	..	The arrangements are sufficient.
KURRACHEE	..	Answered in reply to question No. 3.
LAHORE	..	Notes should be cashed at the discretion of Treasury Officers, and Offices of Sub-Issue be established.
LOHARDUGGA	..	Quite sufficient, provided the Treasury is kept supplied with Notes.
LOODIANAHI	..	Under the present system, yes.
LUCKNOW	..	No, in small places they should only be cashed for travellers, but in large ones for any one to any extent.
LULLUTPORE	..	<i>Vide</i> question 3.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 4.

Are these facilities sufficient ; if not, what means can you suggest for increasing them ?

MADURA	... |	Insufficient ; Notes should be issued and cashed without restriction.
MALABAR	... |	No reply.
MALDAH		No reply.
MAUNBHOOM		Yes, they are sufficient, but applications cannot always be attended to, as the cash balance may be too small to admit them ; all Notes should be cashed on presentation.
MARTABAN		No Paper Currency.
MEERUT		Notes of the value of Rs. 10, 20, 50, and 100 should be convertible at the Treasury at the discretion of Treasury Officers.
MERGUT	.. |	There are no facilities.
MIDNAPORE	..	The supply of Notes sometimes runs short ; a large stock would afford greater facilities.
MIRZAPORE	..	The Agent of the Bank of Bengal thinks the facilities insufficient.
MOHUMDEE	..	As long as the present system is retained, the facilities are sufficient.
MONGHYR	..	All prohibitions with regard to cashing Notes should be withdrawn.
MONTGOMERY	..	No, Notes should be cashed when cash balances permit.
MOORSHEEABAD	...	The facilities for exchanging Notes for silver are insufficient.
MORADABAD	...	Excess restriction with regard to convertibility should be removed.
MOULMEIN	...	Yes.
MOZUFFERGHUR	...	Not sufficient facilities for giving silver for Notes.
MOZUFFERNUGGUR	...	If it be unadvisable, withdraw all restrictions with regard to the cashing of Notes, then I think the present facilities are sufficient.
MUTTRA	...	The facilities, I think, are sufficient.
MYANUNG	...	No Note circulation.
MYMENSING	...	No, the supply of Notes is insufficient.

. *Abstract of Answers from Officers in charge of Treasuries.*

QUESTION No. 4. | *Are these facilities sufficient ; if not, what means can you suggest for increasing them ?*

MYNAGOREE	No, the supply of Notes is insufficient.
MYNPOOREE	Insufficient ; the exchange of Currency Notes should be free and unrestricted, and this would give confidence.
NELLORE	No, Notes should be freely cashed.
NOWGONG	No, there should be no restriction in cashing sums up to Rs. 1,000.
NUDDEA	I should propose with regard to facilities that the Accountant General should be confined to his proper sphere of checking and adjusting accounts, and not permitted to interfere with orders of remittances to and fro, and Collectors should be allowed to exercise their own discretion.
OONRAWUTTEE	I would make the Berars a Circle of Currency, and empower all Treasury Officers to cash Notes of the Circle on demand at par.
OONAO	No, Notes of high value should be convertible at all the larger Treasuries, and of low value at all the small ones.
PAKOUR	I think the facilities sufficient if there was a Note Currency here.
PATNA	No reply.
PERTAUBGURH	Sufficient.
24-PERGUNNAHS	No, Notes should be convertible at Presidency Towns and at specified Treasuries.
PESHAWUR	Persons should be appointed in all Treasuries to cash and issue Notes.
POONA	At present, existing arrangements are sufficient.
PUNNAH	Not always ; none but increase store.
PURNAH	The Accountant General should cease from arbitrary interference and allow Treasury Officers more latitude.
RAEPORE	Yes.
RAJMAHAL	No, Notes of all amounts should be received and issued, regard being had to disbursements and receipts.
RAJSHAHYE	Silver should be given for Notes, and <i>vice versa</i> , to all applicants.
RAMREE	No Currency Notes have been cashed here.
RANGOON	No, I would have additional Offices of Sub-Issue.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 4.

Are these facilities sufficient; if not, what means can you suggest for increasing them?

- RAWUL PINDEE .. No, each Treasury should keep a certain sum in hand to exchange for Notes.
- ROORKHE .. No reply.
- ROY BAREILLY .. Notes should be cashed, as far as they could be, with safety, but to do this the Treasury Establishment must be increased.
- RUTNAGHERRY .. I do not see room for further facilities without greatly increasing the work of Treasury Officers.
- SAHARUNPORE .. No Notes of from Rs. 10 to Rs. 100 should be cashed on presentation; few Natives will apply for Notes, owing to order against using as remittances.
- SALEM .. Quite sufficient.
- SANDOWAY .. That Sandoway be made a Treasury where Currency Notes are convertible.
- SARUN .. No, all restrictions with regard to cashing and issuing should be withdrawn.
- SATTARA .. No, Notes should be freely issued and cashed, without regard as to amount at Government Treasury; this course, however, requires consideration, as it may result in either a surplus of silver, or a want of it altogether at the Treasury.
- SAUGOR .. The existing arrangements appear sufficient at present.
- SEALKOTE .. Yes.
- SEEBSAUGUR .. Insufficient. Notes might be cashed on demand up to a certain limit, according to priority of presentation.
- SEETAPORE .. Notes should be received to a certain extent at all Treasuries.
- SHAHABAD .. Restrictions should at once be removed.
- SHAHPORE .. Notes for silver, ample; the converse, not sufficient. Officers of Treasuries should be allowed to exchange Notes.
- SHAJAHANPORE .. At present it appears sufficient.
- SHIKARPORE .. *Vide* answer No. 2.
- SIMLA .. Facilities are sufficient under present system, but I would alter the system.
- SINGBHOO .. Answered by former reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 4.	<i>Are these facilities sufficient ; if not, what means can you suggest for increasing them ?</i>
SIRSA ...	Notes from small Treasuries should be either cashed by the issuing Treasury or at the option of holder.
SULTANPORE ...	No reply.
SURAT ...	Notes should be freely issued and cashed, and, if necessary, permission should be given to indent on the Head Treasury, either for cash or Notes, to replenish the stock when exhausted.
SYLHET ...	Notes should be cashed freely, enough silver being retained, equal to average expenditure, till a fresh supply could be obtained. A reserve of silver equal to three months' expenditure would suffice to be kept at the Treasuries.
TANJORE ...	No, Notes up to Rs. 500 should be cashed at the District Treasuries, and up to Rs. 100 at the Talook.
TANNA ...	Notes should be cashed at the Hoozoor Treasury without limitation as to value.
TAVOY ...	No Note circulation.
TENNASERIM ...	Notes should be received and exchanged at Treasuries.
THAYET MYO ...	See reply No. 3.
TINNIVELLY ...	No, Treasury Officers should cash all Notes on presentation to the extent their Treasuries will permit.
TIPPERAH ...	Quite sufficient.
TIRHOOT ...	Quite.
TOUNGOO ...	No reply.
TRAVANCORE AND COCHIN ... }	No reply from Cochin ; Travancore.—If the Resident's Treasury could always issue Notes it would be an advantage.
TRICHINOPOLY ...	Treasuries should be allowed to issue and receive Notes of any Government provided the value does not exceed that of the Notes issued.
UMBALLA ...	Quite insufficient.
VIZAGAPATAM ...	I think they are.
WOON ...	No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5.	<i>Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it?</i>	
AGRA	...	No.
AHMEDABAD	...	No, the present arrangement tends to discourage the reception of Notes.
AHMEDNUGGER	...	I would not retain the system of a separate Note for each Circle.
AJMERE	...	Yes, and would retain it.
AKYAB	...	I do not think Notes would answer in Arracan.
ALLAHABAD	...	No, and it would be worse policy to increase the Circles.
ALLYGURH	...	No, because a Note of one Circle cannot be cashed in another.
ARCOT (NORTH)	...	No, I would not recommend the retention of separate Circles, because Notes of one Circle cannot be cashed in another.
ARCOT (SOUTH)	...	No, the distinction of Circles is a source of confusion to Natives.
AZIMGURH	...	No, and I would do away with the system. Great distrust is shown to the Circle system.
BACKERGUNGE	...	No.
BALASORE	...	No, I do not.
BANCOORAH	...	I approve of the Circle system, though it may prove inconvenient to private parties.
BANDA	...	I consider the present system to be a great drawback to free circulation of Notes.
BARAITCH	...	No.
BAREILLY	...	No reply.
BASSEIN	...	No, I would not retain it.
BEERBHOOM	...	There may be advantages in the Circle system, but I do not think they balance its disadvantages.
BELGAUM	..	No, the Circle system bewilders the Natives.
BELLARY	..	No, I would not retain it, as it engenders want of confidence.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5.	<i>Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it ?</i>	
BENARES	...	No, I would not retain it.
BHAUGULFORE	...	No, because it is useless to send Notes of one Circle to another; difficulty of tracing a Note lost in another Circle; and the number and designation of the Note is in English.
BIJNORE	...	No reply.
BOGRAH	...	I have no data to go on, and must decline answering this question.
BOOLUNDSHUHUR	...	No, the present system of Circles renders the cashing of Notes so uncertain that Natives prefer Hoondees.
BUDAON	...	No, I would have only one Circle: the present system retards circulation.
BULLOAH	...	The Circle system is not appreciated by Natives.
BUNNOO	...	I can give no reply.
BURDWAN	...	I do not think the system is convenient to the community at large.
CACHAR	...	No, separate Circles only cause confusion and suspicion.
CANARA (NORTH)	...	There should be only one Circle for all India.
CANARA (SOUTH)	...	The Circle system is a great hindrance to circulation.
CANDEISH	...	No, I would abandon it.
CAWNPORE	...	No, I would make Notes a legal tender everywhere.
CHITTAGONG	...	The Circle system impedes circulation.
CHUMPARUN	...	The system of Circles is objectionable, and the Natives have no faith in a Note of one Circle on which he has to pay a large discount to get it cashed in another Circle.
COIMBATORE	...	I do not approve of the Circle system.
CUDDAPAH	...	No, I do not think it convenient.
CUTTACK	...	No, I would not retain it.
DACCA	...	It would answer, if each local Treasury was an Office of Issue.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5. *Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it?*

DARJEELING	... No, I consider the Circle system depreciates the Notes.
DEHRA DOON	... No.
DEHRA GHIAZEE KHAN	No, under this system Notes are practically inconvertible to the majority of the people.
DEHRA ISMAIL KHAN	Under the present system, Currency Notes can never find favor with the bulk of the people.
DELHI	... The divisions made into Circles of Issue appear to me to have no bearing on the point in question : they certainly cause perplexity.
DEOGHUR	... No, and I would not retain it.
DIHARWAR	... I see no objection to the present system.
DHURMSALLA	... Yes, and I would retain it, if Treasury Officers are prohibited from cashing Notes.
DIBROOGHUR	... Yes.
DINAGPORE	... No, and I would not retain it.
ETA	... No, it is eminently calculated to discourage a Paper Currency.
ETAWAH	... The system of Circles is a source of inconvenience.
FEROZEPUR	... The Circle system certainly causes a certain depreciation of the Note Currency, but this very depreciation causes an increase of circulation, as the Natives buy up Notes of other Circles for the purpose of speculation.
FURREEDPORE	... No.
FURRUCKABAD	... I would prefer one Note for each Presidency, convertible at specified Treasuries, to the Circle system,
FUTTEHPORE	... No, I do not approve of it, and think it most prejudicial to a Paper Currency in India. This is the reason the circulation is so small.
FYZABAD	... No.
GANJAM	... I do not.
GHIAZEEPORE	... No.
GODAVERY	... I would do away with Circles

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5. *Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it?*

GODDA	... No.
GONDAL	... It hinders circulation.
GOOJANWALLAH	... On the whole, I think the plan is good.
GOORDASPORE	... No.
GOORGAON	... The present arrangement does not promote the reception of a Paper Currency.
GOOJERAT	... No, the Circles are not sufficiently extended.
GORUCKPORE	... No, it retards circulation.
GOWALPARAH	... As good a plan as could be adopted.
GOWHATTY	... No.
HAZARA	... No.
HAZAREEBUAGH	... No.
HISSAR	... No.
HOOCHLY	... I do not approve of the present system.
HOOSHYPORH	... I do not approve of the system.
HOSHUNGABAD	... No, and I would not retain it.
HUMEERPORE	... No.
HURDUI	... No, there are endless complaints arising from this arrangement.
HYDRABAD	... Yes, provided the Note is convertible on demand.
JALOUN	... Yes, and I would retain it.
JESSORE	... No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5.	<i>Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it ?</i>
JHANSIE ...	No.
JHELMUM ...	One Circle, the Notes of which could be cashed at all Treasuries, would be best.
JHUNG ...	Yes, I consider the present arrangement necessary.
JOUNPORE ...	No, the present system impedes the circulation.
JUBBULPORE ...	I disapprove of the Circles ; one Universal Note, convertible at all Government Treasuries, would be preferable.
JULLUNDUR ...	It is calculated to thwart circulation, and some alteration is required.
KAIRA ...	It leads to confusion in the minds of the people.
KANGRA ...	Certainly not.
KISTNA ...	No, I do not approve of the system.
KOHAT ...	No.
KULLADGEE ...	I do not approve of the Circle system.
KUMAON ...	No, and I would not retain it.
KULNAUL ...	No, the present arrangement causes the Note to be depreciated.
KURNOOL ...	It does not require any modification.
KURRACHEE ...	Yes, and I would retain it.
LAHORE ...	Yes, if there were more Offices of Sub-Issue.
LOHARDUGGA ...	No.
LOODIANAH ...	No.
LUCKNOW ...	No, I do not approve of the present system.
LULLUTPORE ...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5.	<i>Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it ?</i>	
MADURA	..	No, and I would not retain it.
MALABAR	..	No reply.
MALDAH	..	No reply.
MAUNBHOOM	...	I offer no opinion.
MARTABAN	...	No reply.
MEERUT	...	The present arrangement would do if large Treasuries were permitted to cash all Notes on demand.
MERGUT	..	A Note only current in a certain Circle would never be popular ; an Universal Note is required.
MIDNAPORE	...	The present arrangement has answered its purpose, but I would now make an alteration in the system, as Notes are pretty well understood.
MIRZAPORE	...	Yes, and I would retain it.
MOHUMDEE	...	Certainly not.
MONGHYR	...	No.
MONTGOMERY	...	No, I would have one Universal Circle.
MOORSHEDABAD	...	I would abolish it.
MORADABAD	...	If one Universal Note cannot be introduced, I would propose establishing an Office of Sub-Issue at the chief local Treasuries, without increasing the Circles.
MOULMEIN	...	No.
MOZUFFERGHUR	...	Notes are not in use in this district.
MOZUFFERNEGGER	...	I do not think that the Circle system has either aided or retarded Note circulation in this district.
MUTTRA	...	I do not approve of the present Circle system.
MYANUNG	...	No information.
MYMENSING	...	No, and I would not retain it.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5.	<i>Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it?</i>	
MYNAGOREE	.	No, and I would abolish it.
MYNPOOREE	..	I do not approve of the Circle system.
NELLORE	..	I would retain the number of Circles, have a fresh one for Bellary, with Offices of Sub-Issue at the chief local Treasuries.
NOWGONG	.	Certainly not.
NUDDEA	.	No, I do not know who is the author of the Circle system, but the Natives remark that it is a very queer idea.
OOMRAWUTTEE	.	The Circle system is the best for the present.
OONAO	.	I do not approve of the present system.
PAKOUR	..	No Paper Currency.
PATNA	..	No reply.
PERTAUBGURH	.	The present system cannot, I think, be altered.
24-PERGUNNAHS	.	No, I do not approve of the system.
PESHAWUR	..	I would abolish the Circles, and have one Universal Note, keeping up Offices of Issue, where Notes could be cashed, and <i>vice versa</i> .
POONA	..	Notes of different Circles should be payable at Presidency Towns and specified Treasuries.
PURNAH	..	Yes.
PURNAH	..	I consider the arrangement of Circles, with a separate Note for each, about the worst that ever entered a man's head.
RAEPORE	..	I think there should not be separate Notes for each Circle.
RAJMAHAL	..	No, and I would not retain it.
RAJSHAHYE	..	No, and I would not retain it.
RAMREE	..	No.
RANGOON	..	Perhaps the Circle arrangement is the only one that could have been adopted under existing circumstances; I would then for the present retain it.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5. *Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it?*

RAWUL PINDEE	Yes, with Offices of Sub-Issue at all local Treasuries, where notes should be convertible on demand.
ROORKEE	No reply.
ROY BAREILLY	No.
RUTNAGHERY	No, and I would not retain it.
SAHARUNPORE	I would retain existing arrangements, but establish Offices of Sub-Issue, where Notes should be convertible.
SALEM	Yes, if Notes of one Circle could be cashed in another.
SANDOWAY	No.
SARUN	All restrictions with regard to cashing Notes of other Circles should be withdrawn.
SATTARA	Yes, I would retain it.
SAUGOR	No.
SEEBSAUGUR	No.
SEETAPORE	Offices of Sub-Issue should be established in the chief towns for the purpose of exchange.
SEALKOTE	No, I would not retain the present arrangement.
SHAHABAD	The Circle arrangement is not known to the Natives; any alteration would not, therefore, tend to promote the circulation of Notes.
SHAHPORE	I do not think that the Circles are calculated to promote circulation.
SHAJEHANPORE	I would retain it as the best mode at present.
SHIKARPOR.	No.
SIMLA	
SINGBHOO	I know nothing at all about Circles of Paper Currency.
SIRSA	I should prefer one Universal Note.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 5.	<i>Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it?</i>
SULTANPORE	... No reply.
SURAT	... Yes, and I would retain it.
SYLHET	... I would have a separate Note for each local Government, convertible as suggested in Answer 4, and absolutely so, at the seats of Government.
TANJORE	... No, and I would not retain it.
TANNA	... No.
TAVOY	... No Paper Currency.
TENNASSERIM	... No.
THAYET MYO	... No.
TINNIVELLY	... No, and I would not retain it.
TIPPERAH	... No.
TERHOOT	... No.
TOUNGGOO	... No reply.
TRAVANCORE COCHIN	... AND From Cochin, no; from Travancore, Currency Notes should be made a legal tender, and be convertible in all Presidencies.
TRICHINOPOLY	... I would do away with the Circle system.
UMBALLA	... I would retain the present system, with modifications.
VIZAGAPATAM	... Yes.
WOON	... No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6. *If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?*

AGRA	.	I would retain the present number of main Circles, and would establish Offices of Sub-Issue where Notes could be cashed.
AHMEDABAD	.	Increasing the number of Circles would only magnify the evil, which even the establishment of Offices of Sub-Issue would not remove.
AHMEDNUGGER	.	More Offices are required where Notes could be convertible on demand, but the duties should not be thrown on the Treasuries.
AJMERE	..	The Circles might be increased, and their limits decreased, with a Note for each Circle, payable only within its limits, or at the Head Office of Issue.
AKYAB	.	It would be impossible, without great expense, to have Offices of Sub-Issue in this district.
ALLAHABAD	.	Both plans inadvisable.
ALLYGURH	..	I would abolish all Circles.
ARCOT (NORTH)	..	Notes should be freely issued from Treasuries, and cashed to the extent of money received for their purchase.
ARCOT (SOUTH)	..	The plan of keeping the present number of Circles and having Offices of Sub-Issue is perhaps the better plan of the two.
AZIMGURH	..	I would have one Note convertible at any Government Treasury.
BACKERGUNGE	..	No.
BALASORE	..	Notes not exceeding Rs. 100 should be current throughout the empire; Notes of a higher denomination should be only current in their own Circle.
BANCOORAH	..	I would not increase or diminish the number of Circles.
BANDA	..	No, I prefer one Universal Note convertible at all Government Treasuries.
BARAITCH	..	I would prefer the plan of one Universal Note.
BAREILLY	..	No reply.
BASSEIN	..	No, I would have an Universal Note.
BEERBHOOM	..	See answer to question 5.
BELGAUM	..	It would perhaps be better to increase the number of Circles than to establish Offices of Sub-Issue, as the expense of the former would not be so great as the latter.
BELLARY	..	No, I would have one Universal Note.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6.	<i>If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?</i>
BENARES	... I do not approve of the Circle system.
BHAUGULPORE	... No.
BLJNORE	... No reply.
BOGRAH	... No data to go on, and I therefore cannot reply.
BOOLUNDSHUHUR	... I think there should be only one Circle for each Presidency, and that Notes should be convertible at each Treasury in the Presidency, and that the rules regarding the issue and encashment should be explained to all principal merchants.
BUDAON	... Offices of Sub-Issue should be established all over the country.
BULLOOAH	... An increase in the number of Circles and Offices of Sub-Issue would increase the circulation, but one Universal Note would be preferable.
BUNNOO	... I have had no opportunities of observing, and cannot reply.
BURDWAN	... I would do away with the system of Circles altogether, and have one Universal Note. Arrangements could easily be made with the Treasuries on the line of rail to meet deficiencies of cash.
CACHAR	... Separate Circles are inadvisable; I would have one Note.
CANARA (NORTH)	... One Circle and one Note.
CANARA (SOUTH)	... I do not consider myself competent to offer an opinion.
CANDEISH	... Increasing the number of Circles or having Offices of Sub-Issue would not meet the difficulty.
CAWNPORE	... Notes will never be popular while the present system of separate Circles maintained.
CHITTAGONG	... Notes should be convertible at the discretion of Treasury Officers at all Treasuries.
CHUMPARUN	... I do not approve of the plan of increasing the number of Circles.
COIMBATORE	... I do not think the Circle system a desirable one.
CUDDAPAH	... I would not increase the number of Circles, retaining a separate Note for each Circle.
CUTTACK	... I would abolish the Circles.
DACCA	... No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6.	<i>If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?</i>
DARJEELING	... If Circles are retained, all Notes should be convertible at the Head Office of Issue in each Circle.
DEHRA DOON	... I do not think that increasing the Circles would have the desired effect.
DEHRA GHAZEE KHAN	... If the object of the Circles is to restrict the Notes' use for trade remittances, that object is gained, and would act even more fully if the Circles were increased and their size diminished.
DEHRA ISMAIL KHAN..	... I like neither of these plans.
DELHI	... If Natives believed that Notes were a convenience, that they ran no risk of loss in using them, and that they were actually worth the number of Rupees indicated, I would advocate for one Circle.
DEOGHUR	... If Circles are retained, Offices of Sub-Issue are certainly requisite.
DHARWAR	... I would establish Sub-Offices of Issue at the chief local Treasuries.
DHURMSALLA	... The present arrangement will do if Notes are not cashed in Government Treasuries.
DIBROOGHUR	... I advocate the second of these plans.
DINAGEPORE	... Neither.
ETA	... To increase the number of Circles would only be to aggravate the evil.
ETAWAH	... There should be one Note for all India, convertible not only at all Treasuries, but at Tehseeles and elsewhere.
FEROZEPORE	... I would prefer one Universal Note.
FURREEDPORE	... To make Notes useful they should be restricted to no Circle.
FURRUCKABAD	... I would prefer one Universal Note.
FUTTEHPORE	... I would not increase the Circles, but would establish Offices of Sub-Issue at every District Treasury, and for some years make Notes payable at every Tehseel Treasury.
FYZABAD	... I do not approve of the Circles.
GANJAM	... All restrictions as regards the cashing of Notes should be removed.
GHAZEEPORE	... I think both these plans objectionable.
GODAVERY	... I would do away with Circles, and give each District Treasury a Currency Department for the issue and receipt of Notes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6.	<i>If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?</i>
GODDA ...	<i>Vide question 7.</i>
GONDAH ...	Neither.
GOJRANWALLAH ...	I would increase the Circles, especially along the railroads.
GOORDASPORE ...	Neither.
GOORGAON ...	Neither.
GOJERAT ...	No, but I would have Notes of Rs. 50 and upwards convertible at all District Treasuries.
GORUCKPORE ...	Neither.
GOWALPARAH ...	I would not increase the Circles.
GOWHATTY ...	Neither.
HAZARA ...	One Universal Note would be preferable to the Circle system, but increased facilities must be given for encashment.
HAZAREEBAUGH ...	There should be one Note for each Presidency, and Officers should be permitted to cash small Notes for any one.
HISSAR ...	No matter how many Offices of Sub-Issue, the increase of Circles would be a drawback.
HOOGHLY ...	I do not approve of the Circle arrangement.
HOOSHYARPORE ...	There should be one Circle for each Presidency, with Offices of Sub-Issue, wherever there is a Divisional Treasury.
HOSHUNQABAD ...	Neither.
HUMEERPORE ...	One Universal Note for all India; an Office of Issue at the Head Quarters of each Revenue Commissionership, and all restrictions with regard to encashment should be removed.
HURDU ...	I do not approve of the Circle system.
HYDRABAD ...	Retain the Circles, have Offices of Sub-Issue at the chief local Treasuries, and let Notes be convertible at all Treasuries.
JALOUN ...	The Notes of each Circle should be cashed at all Zillah Treasuries.
JESSORE ...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6.	<i>If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?</i>
JHANSIE	... Only one Circle, with Offices of Sub-Issue, for conversion.
JHELMUM	... One Circle, with Offices of Sub-Issue, where Notes could be cashed at chief local Treasuries.
JHUNG	... I would not alter the arrangements.
JOUNPORN	... No, I think the present arrangement of Circles injuriously affects the Paper Currency; if, however, Offices of Sub-Issue were established at the chief local Treasuries, it would facilitate the conversion of the Note.
JUBBULPORE	... I do not approve of the Circle system, as it obstructs free circulation.
JULLUNDUR	... I would not increase the number of Circles, but would have Offices of Sub-Issue if the present arrangements of Circles is to be maintained.
KAIRA	... I should prefer one Note convertible at specified Treasuries.
KANGRA	... Either of these plans would answer better than the present arrangement.
KISTNA	... Each Collector's local Treasury should form a chief Office of Issue, and the Head Office of Issue at Madras should make the necessary supply of Notes each month, on indent of Treasury Officer.
KOHAT	... No answer required.
KULLADGER	... I cannot reply to this question (Collector); the increase of Circles cannot facilitate the circulation of the Note (Deputy Commissioner).
KUMAON	... No advantage from establishment of Offices of Sub-Issue.
KURNAUL	... Of the proposals contained in the question, the second proposal is preferable.
KURNOOL	... The present arrangement does very well.
KURRACHEE	... I would establish Offices of Sub-Issue at Hyderabad and Shikarpore, where Notes would be convertible.
LAHORE	... The present arrangement, with more Offices of Sub-Issue.
LOHARDUGGA	... Neither.
LOODIANAH	... No.
LUCKNOW	... The plan of having separate Notes for each Circle is inconvenient.
LULLUTPORE	... I do not like the present arrangement; I would have one Universal Note for all India.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6.

If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?

MADURA	I do not like the present arrangement of Circles; I would have one Universal Note for all India.
MALABAR	No reply.
MALDAH	No reply.
MAUNBHOOM	... I approve of the latter method.
MARTABAN	Notes should be payable on demand at every Government Treasury.
MEERUT	The present arrangement would do, but large Treasuries should cash all Notes on demand.
MERGU	The Notes should be convertible on demand at every Treasury.
MIDNAPORE	If facilities for exchange are given at par, I think the present Offices for conversion will suffice.
MIRZAPORE	I would not increase the Circles, but would establish Offices of Sub-Issue at the chief local Treasuries.
MOHUMDEE	... I would not retain the Circles, but have Notes convertible on demand at every Head Treasury.
MONGHYR	... Neither.
MONTGOMERY	... One Universal Circle; Offices of Sub-Issue also would be a good arrangement.
MOORSHEDABAD	... Neither.
MORADABAD	... I would not increase the number of Circles, but establish Offices of Sub-Issue at chief local Treasuries.
MOULMEIN	... No.
MOZUFFERGHUR	... Notes are not used in this district.
MOZUFFERNUGGER	... The establishment of Offices of Sub-Issue would have, I think, a favorable tendency.
MUTTRA	... I would not increase the number of Circles; I think the proposal to establish Offices of Sub-Issue excellent.
MYANUNG	... No information.
MYMENSING	... To increase the number of Circles would be a step in the wrong direction.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6.	<i>If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?</i>	
MYNAGOREE	..	I would not increase the number of Circles, but establish Offices of Sub-Issue.
MAYNPOOREE	..	I would have one Circle for all India, the Notes of which should be convertible everywhere under certain restrictions.
NELLORE	..	I would retain the present Circles, and suggest that another be erected in Bellary, and Offices of Sub-Issue be established at the chief local Treasuries.
NOWGONG	..	Notes should be cashed at all local Treasuries.
NUDDEA	..	I would not increase the number of Circles, but would have one Note convertible everywhere.
OOMRAWUTTEE	..	I would not increase the number of Circles, but would have Offices of Sub-Issue established as proposed.
ODDYO	..	I do not approve of the first plan proposed in the question; the latter idea is preferable.
PAKOUR	..	No information as to Currency Notes.
PATNA	..	No reply.
PLETAUGERH	...	There should be no more Circles; Notes should be payable at every large City or Treasury.
24-PERGUNNAHS	...	I would advocate neither of these plans in preference to one Universal Note.
PESHAWER	...	I would abolish Circles entirely, having one Note and Offices of Sub-Issue, where the Note could be exchanged for silver, and <i>vice versa</i> .
POONA	...	Notes of every Circle should be payable on demand at the Presidency Towns, and at specified Treasuries, where trade exists.
PUNNA	...	I know of no grounds for altering existing arrangements.
PURNEAH	...	I would have one Circle for all India; Offices of Sub-Issue would be but a clumsy substitute for this.
RAEPORE	...	Neither; I would have one Universal Note.
RAJMAHAL	...	No, both these plans would increase the difficulties.
RAJSHAHYE	...	Neither.
RAMREE	...	One Universal Note, convertible at every Treasury, is the only plan.
RANGOON	...	I would retain the present number of main and branch Circles, but, in addition, establish Offices of Sub-Issue at all local Treasuries.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6.

If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?

RAWUL PINDEE	...	Retain the Circles, but establish Offices of Sub-Issue at all chief local Treasuries.
ROORKEE	...	No reply.
ROY BAREILLY	...	Neither; I would have one Universal Note.
RITNAGHERRY	...	I would have one Note, convertible, under certain restrictions, at every Government Treasury.
SAHARUNPORE	...	The Universal Note would be better than the system of Circles.
SALEM	...	Neither of these plans is necessary.
SANDOWAY	...	I would do away with separate Notes and separate Circles, and have one Universal Note.
SARUN	...	Offices of Sub-Issue would be desirable, if it is wished to introduce Notes into agricultural districts, but then ryots and zemindars must be bound down to accept them as the equivalent for silver.
SATTARA	...	Answered by the former reply; the Offices of Sub-Issue are desirable, if it were not for the expense in their establishment.
SAUGOR	...	The only thing that can be done is an increased facility of conversion.
SEALKOTE		Neither.
SEEBSAUGUR		Neither.
SEETAPORE		Notes should be cashed at all Treasuries.
SHAHABAD		Sub-Offices of Issue should be established at every Station.
SHAHPORE		One Universal Note would be the best.
SHAJAHANPORE		Neither; I would leave the present arrangement of Circles, but make Note convertible at every Treasury, where there are funds sufficient.
SHIKARPORE		I do not approve of the Circle arrangement at all.
SIMLA		Circles are productive of inconvenience; I would have one Universal Note.
SINGBHOO		No reply to this question.
SIRSA		As above in answer No. 5.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 6.

If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand, as at the Head Office of Issue of the Circle?

SULTANPORE

No reply.

SURAT

Circles need not be increased, but Offices of Sub-Issue should be established at the chief local Treasuries of each Circle.

SYLHET

Replied to in answer No. 5.

TANJORE

... | I would do away with Circles entirely.

TANNA

I do not approve of Circles, but would have one Universal Note.

TAVOY

No Paper Currency.

TENNASSERIM

No.

THAYET MYO

... | Notes should be convertible everywhere.

TINNIVELLY

No, nor would I recommend the retention of any Circle.

TIPPERAH

No.

TIRHOOT

As few Circles as possible, but free circulation in every Bank and Treasury. *Lost Notes* are the chief drawback to the Native community.

TOUNGGOO

No reply.

TRAVANCORE AND
COCHIN ... }

Cochin—replied to in answer 5. Travancore—Offices of Sub-Issue would do much good, and are objectionable only on account of their expense.

TRICHINOPOLY

I would abolish separate Notes for each Circle.

UMBALLA

I would not increase the Circles, but establish Offices of Sub-Issue

VIZAGAPATAM

... | I think the present system is the only one which can work.

WOON

... | No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 7.	<i>Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries? Or is there any other plan you would recommend?</i>
AGRA ...	No, one Universal Note would increase the number of Notes so much that it would be difficult to trace a missing one.
AHMEDABAD ...	Yes, one Universal Note would be far more popular and useful to people in general.
AHMEDNUGGER ...	Yes, but the Offices at which it should be convertible must be within short distances of each other.
AJMERE ...	No, unless payable at all Treasuries.
AKYAB ...	I do not think Notes will ever do in Arracan: the present system is cash payment.
ALLAHABAD ...	Yes; the Note to be convertible at certain specified Treasuries.
ALLYGURH ...	Yes.
ARCOT (NORTH) ...	Separate Notes for each Presidency, payable, if possible, at all Treasuries, and cashed at Presidency Towns.
ARCOT (SOUTH) ...	A Note for each Presidency, with a Central Office of Issue at Presidency Towns, and Offices of Sub-Issue at all District Treasuries, would be the best plan to adopt.
AZINGURH ...	Yes, convertible on demand at Treasuries.
BACKERGUNGE ...	Yes, convertible at all 1st Class Treasuries. Paper Currency will never be popular as long as the present system of Circles is maintained.
BALASORE ...	I propose that Notes up to Rs. 100 be current throughout the empire; that above Rs. 100, there should be separate Notes for each Circle.
BANCOORAH ...	One Universal Note would be an advantage to the people, but a loss to the Government.
BANDA ...	Yes, convertible without restriction.
BARAITCH ...	Yes, with numerous places for encashment.
BAREILLY ...	No reply.
BASSEIN ...	Yes, convertible at Presidency Towns and District Treasuries.
BEERBHOOM ...	Yes, I have known of great inconvenience being caused by Notes of other Circles finding their way into this district.
BELGAUM ...	Yes, convertible at specified Treasuries.
BELLARY ...	One Universal Note.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 7. *Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries? Or is there any other plan you would recommend?*

BENARES	One Note, convertible on demand.
BILAUgulpore	Yes, convertible without restriction.
BIJNORE	... | No reply.
BOGRAH	I have no data to go upon to give a satisfactory reply.
BOOLUNDSHUHUR	One Circle for each Presidency; Notes to be convertible at every Treasury in the Presidency; but there would at first be some difficulty in providing cash to meet a drain upon a Treasury.
BUDAON	No, I prefer Offices of Sub-Issue at all the principal Treasuries, where Notes could be cashed on demand.
BULLOAH	... | Yes, convertible at Presidency Towns and Mofussil Treasuries.
BUNNOO	No reply to this question.
BURDWAN	Yes, convertible at all Treasuries.
CACHAR	.. Yes, convertible at all Treasuries, and by this plan confidence would be engendered.
CANARA (NORTH)	.. One Universal Note. Natives would present Notes where there was a reserve of coin.
CANARA (SOUTH)	.. The only way in which Notes can become popular is that they may be cashed at every Treasury. I therefore would have one Universal Note.
CANDEISH	.. I would like to see one Note for all India cashable at every Treasury, but I am doubtful if this could be accomplished.
CAWNPORE	.. Yes, provided it were readily convertible.
CHITTAGONG	.. Yes, convertible at Presidency Towns and such other Treasuries as Government may determine.
CHUMPARUN	.. Yes, convertible on demand at Presidency Towns and District Treasuries.
COIMBATORE	.. All Notes should be made payable on demand, but I think the Paper Currency in India is far ahead of the age. The Native mind is still very unsettled.
CUDDAPAH	.. Yes.
CUTTACK	... Yes.
DACCA	... One Universal Note, convertible everywhere.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 7.	<i>Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries? Or is there any other plan you would recommend?</i>	
DARJEELING	...	Yes, convertible at Presidency Towns, Head Quarters of local Governments, and chief District Treasuries.
DEHRA DOON	...	Yes, or at any rate for every Presidency, and the more places at which it can be cashed, the better.
DEHRA GHAZEE KHAN	Yes, and a monthly limit to be allowed at every Treasury up to which Notes may be cashed.	
DEHRA ISMAIL KHAN	Yes, convertible at all Treasuries.	
DELHI	...	<i>Vide</i> Question 6.
DEOGHUR	...	One Universal Note, convertible at Presidency Towns and Zillah Treasuries.
DHARWAR	...	This is the best plan of all.
DHURMSALLA	...	No, it would cause confusion, and be of no use to Government or to the people.
DIBROOGHUR	...	No.
DINAGEPORE	...	Yes, convertible at Presidency Towns, large Stations, and at all District Treasuries with certain restrictions. This plan would ensure confidence in the Native mind.
ETA	...	Yes, and convertible at all the larger Treasuries.
ETAWAH	...	Yes, convertible at District Treasuries and Tehseelees.
FEROZEPORE	...	One Universal Note, convertible at all 1st Class Treasuries.
FURREEDPORE	...	Yes, convertible at every local Treasury.
FURRUCKABAD	...	Yes, convertible at all Treasuries.
FUTTEHPORE	...	Yes, Natives will never like a Paper Currency until there is one Note payable everywhere.
FYZABAD	...	No reply to this question.
GANJAM	...	Yes.
GHAZEEPORE	...	One Circle for each Presidency.
GODAVERY	...	Yes, convertible everywhere: this plan is now comparatively easy of execution, as means of communication are daily increasing.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 7. *Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries ? Or is there any other plan you would recommend ?*

GODDA	A separate Note for each Presidency, convertible at all Treasuries.
GONDA	Yes, convertible at any Treasury, Sudder or Tehseel.
GOOJERAT	I do not think there would be much good in having one Universal Note, cashable only at the Presidencies. Notes should be cashed everywhere.
GOOJRAWALLA	No, Notes of Rs. 10 and Rs. 20 might, to a limited extent, be convertible everywhere.
GOORDASPORE	Yes, inconvertible, but a legal tender ; the issue should not exceed one year's revenue of the empire.
GOORGAON	Yes, convertible at every important Treasury.
GORUCKPORE	One Universal Note, convertible <i>of right</i> at Presidencies and at Treasuries, at the discretion of the Officer in charge.
GOWALPARAH	<i>Vide</i> Question 6.
GOWHATTY	One Note for all India, convertible at numerous Treasuries.
HAZARA	One Universal Note.
HAZAREEBAUGH	A separate Note for each Presidency.
HISSAR	One Universal Note, cashable at numerous Treasuries.
HOOGLY	One Universal Note, cashable at Treasuries within 100 miles of each other.
HOOSHYARPORE	One Universal Note. This would mark our supremacy as coin does.
HOSHUNGABAD	One Universal Note, convertible at every Treasury and Tehseelee.
HUMEERPORE	One Universal Note.
HURDUI	I would increase the number of places at which Notes could be cashed.
HYDRABAD	No, if Offices of Sub-Issue are established, there is no need of this.
JALOUN	No.
JESSORE	No reply.

*Abstract of Answers from Officers in charge of Treasuries.***QUESTION No. 7.**

Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries? Or is there any other plan you would recommend?

JHANSIE	..	Yes, I would have one Universal Circle, with Sub-Offices for conversion.
JHELUM	..	One Circle, with Offices for conversion.
JHUNG	..	No, Government should refuse to cash Notes, except at the Head Office of Issue, leaving it, however, to the discretion of Treasury Officers to cash Notes according to balance of silver at their disposal.
JOUNPORE	..	One Universal Note, convertible <i>as of right</i> at the Presidency Towns and certain specified Treasuries, and <i>as a favor</i> everywhere.
JUBBULPORE	..	One Universal Note.
JULLUNDUR	..	I would propose one Universal Note, but I cannot recommend that it should be cashed at <i>every</i> Treasury.
KAIRA	..	One Note, convertible at specified Treasuries.
KANGRA	..	The only way in which a Paper Currency can be popular is to have one Note for all India cashable at as many Treasuries as possible.
KISTNA	..	Whether there is a separate Note for each Circle, or an universal one, it should be made current everywhere.
KOHAT	..	One Universal Note.
KULLADGEE	..	One Universal Note, convertible at every Treasury throughout India.
KUMAON	...	One Universal Note, if made available everywhere.
KURNAUL	...	One Universal Note, convertible at Presidency Towns and at <i>all</i> Mofussil Treasuries.
KERNOOL	...	One Universal Note.
KURRACHEE	...	One Universal Note, if convertible everywhere, would do, though I think it would disturb the financial arrangements of Government.
LAHORE	...	No, I would retain the present system, with slight modifications. The Deputy Commissioner of Paper Currency advocates one Note for the whole of the Bengal Presidency.
LOHARDUGGA	...	One Universal Note.
LOODIANAII	...	One Universal Note, convertible at all Presidency Towns, and at least one Treasury in the Division.
LUCKNOW	...	One Universal Note, if readily convertible.
LULLUTPORE	...	One Universal Note, convertible into cash at any Government Treasury.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 7.	<i>Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries? Or is there any other plan you would recommend?</i>
MADURA ...	One Universal Note, cashable at all Treasuries.
MALABAR ...	No reply.
MALDAH ...	No reply.
MAUNBHOOM ...	If arrangements can be made by which every Note is convertible on demand, there is no occasion for an Universal Note.
MARTABAN ...	No reply.
MEERUT ...	One Universal Note if possible.
MERGUI ...	One Universal Note, payable at the principal town of each district.
MIDNAPORE ...	One Universal Note. This would cause greater confidence : commercial men recommend this plan.
MIRZAPORE ...	No.
MOHUMDEE ...	Notes should be convertible everywhere.
MONGHYR ...	One Universal Note.
MONTGOMERRY ...	One Universal Note.
MOORSHEDEBAD ...	One Universal Note, convertible at all Treasuries.
MORADABAD ...	One Universal Note, if restrictions are removed.
MOULMEIN ...	One Universal Note.
MOZUFFERGHUR ...	Notes are not used here.
MOZUFFERNUGGUR ...	I can really give no definite reply.
MUTTRA ...	Either one Universal Note for India, or one for each Presidency, convertible without restriction.
MYANUNG ...	No information.
MYMENSING ...	One Universal Note. Until this plan is adopted, Paper Currency will never be cordially received.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 7-	<i>Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries? Or is there any other plan you would recommend?</i>
MYNAGOREE ...	One Universal Note.
MYNPOOREE ...	One Circle for all India.
NELLORE ...	<i>Vide</i> reply No. 6.
NOWGONG ...	One Universal Note, payable everywhere. A run on local Treasuries would be of rare occurrence.
NUDDEA ...	One Universal Note, convertible everywhere.
OOMRAWUTTEE ...	No, not at present.
OONAO ...	One Universal Note, for every reason, is the best plan.
PAKOUR ...	No reply to this question.
PATNA ...	No reply.
PERTAUBGURH ...	If one Universal Note were decided on, the whole advantage would be on the side of the people, and the whole disadvantage on the side of Government.
24-PERGUNNAHS ...	One Universal Note.
PESHAWUR ...	One Note for all India, with Offices, of Sub-Issue, where it could be convertible on demand, or <i>vice versa</i> .
POONA ...	A separate Note for each Circle, payable at Presidency Towns and at the chief Station of each Presidency.
PUBNAH ...	I would not alter the present arrangements.
PURNEAH ...	One Note convertible everywhere.
RAEPORE ...	One Note, convertible everywhere. I feel sure this plan is now feasible.
RAJMAHAL ...	One Note, payable at all Government Treasuries. To be popular, cash must be procured for a Note <i>everywhere</i> as readily as pice for a Rupee.
RAJSHAYHE ...	One Note, convertible at Presidency Towns and District Treasuries.
RAMREE ...	One Note, convertible at every Treasury.
RANGOON ...	I do not approve of one Note, facilities for conversion are required. An individual might swamp a Treasury with Notes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 7. *Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries? Or is there any other plan you would recommend?*

RAWUL PINDEE	I would not recommend one Universal Note.
ROORKEE	No reply.
ROY BAREILLY	One Universal Note, convertible at Presidency Towns, and discretionary power with regard to cashing Notes to be given to all Treasury Officers.
RUTNAGHERRY	One Note, convertible, under certain restrictions, at every Treasury.
SAHARUNPORE	One Note for all India. This would reduce expenditure, and concentrate business.
SALEM	One Note, convertible at <i>any</i> Treasury.
SANDOWAY	One Universal Note, convertible, with certain restrictions, at every Head Quarter District Treasury.
SARUN	No necessity, if Notes are payable at all Treasuries.
SATTARA	Notes are not in sufficient use to allow this question to be answered (Treasury Officer's opinion).—A separate Note for each Circle, readily convertible, and <i>vice versa</i> , at every chief local Treasury.
SAUGOR	Facility of conversion is what is required. I do not see the use of having one Universal Note.
SEALKOTE	One Universal Note, convertible at every Treasury.
SEENSAUGUR	One Universal Note, cashable at the Presidencies, and at certain places to be named on the Note.
SEETAPORE	One Note, convertible to a certain extent at all Treasuries.
SHAHABAD	If Offices of Sub-Issue could be established at every Station, it would be a great thing; local Treasuries in general should be allowed to receive Notes for cash.
SHAJEHANPORE	Allow the present arrangement to remain, and have Notes payable everywhere.
SHAHPORE	One Universal Note, convertible at all Presidency Towns and great trading marts.
SHIKARPORE	One Note, convertible as proposed in the question.
SIMLA	One Note for all India.
SINGBHOO	One Note, convertible wherever cash was available.
SIRSA	One Note, cashable at the issuing Treasury, or at option of holder.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 7.	<i>Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns, or at certain specified Treasuries? Or is there any other plan you would recommend?</i>
SULTANPORE	... No reply.
SURAT	... One Note, convertible everywhere, would be an equally good plan.
SYLHET	... A separate Note for each local Government, absolutely convertible at Presidency Towns, and, under certain restrictions, at local Treasuries.
TANJORE	... One Note; Notes above Rs. 500 might be convertible as proposed in question.
TANNA	... One Universal Note. This plan would increase the reception of Notes.
TAVOY	... No Paper Currency.
TENNASSERIM	... One Note, and make it a legal tender.
THAYET MYO	... One Note, convertible everywhere.
TINNIVELLY	... One Note, convertible everywhere, will be acceptable to all.
TIPPERAH	... One Note, payable at most, if not all, Treasuries.
TIRHOOT	... The larger the Circle, the more convenient the Note. I doubt if one Note for all India would be a good plan, until the Postal Department is more efficient.
TOUNGGOO	... No reply.
TRAVANCORE AND COCHIN	... } (Cochin)—one Note; (Travancore)—one Note, convertible by right at as many Treasuries as possible, and at option of Officers at the remainder.
TRICHINOPOLY	... One Note, convertible as proposed, and also at other Treasuries, provided the value of Notes cashed does not exceed that of Notes issued.
UMBALLA	... No, Commissioners of Currency should be permitted to cash Notes of other Circles at the exchange of the day.
VIZAGAPATAM	... No, instant convertibility at certain places is the life and soul of the system, and this could not be guaranteed by any other scheme.
WOON	... No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 8. *Would you propose a Note of the value of 5 Rupees, and if so, on what grounds ?*

AGRA	...	No, the present Note of the value of Rs. 10 meets all practical requirements, and 5 Rupees is more convenient in silver than in Paper.
AHMEDABAD	...	No.
AHMEDNUGGER	...	No, laborers, &c., will not take Notes for years to come.
AJMERE	...	No, until the system is better understood.
AKYAB	...	Not for Arracan.
ALLAHABAD	...	Yes, eventually, as it would familiarise the Natives with Paper Currency.
ALLYGURH	...	Yes, on the ground of convenience.
ARCOT (NORTH)	...	No.
ARCOT (SOUTH)	...	Yes, it will be useful for purposes of remittance for the poorer classes.
AZIMGURH	...	Yes, I think it would be a great public convenience.
BACKERGUNGE	...	Yes, on the grounds of public convenience, and the poorer classes will be able to lay up their savings safe from thieves.
BALASORE	...	It might be of use in Calcutta and along the line of railroad, but not in this district.
BANCOORAH	...	Yes, if the texture of the Paper was strengthened.
BANDA	...	Yes, on the grounds of public convenience, the generality of transactions among Natives being small in value.
BARAITCH	...	No, a gold coin would be more useful.
BAREILLY	...	No reply.
BASSEIN	...	Yes, it would be convenient to the public.
BEERBHOOM	...	Yes, if there is no prospect of a Gold Currency.
BELGAUM	...	No, I would not have a Note of such small value.
BELLARY	...	Yes, as it would do away with the system of Postage labels.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 8. *Would you propose a Note of the value of 5 Rupees, and if so, on what grounds?*

BENARES	..	Yes, it would be largely used if convertible at Treasuries.
BHAUGULPORE	..	Yes, on the ground of its convenience for small monetary transactions, and the smaller the Note, the sooner will a Paper Currency be acceptable.
BIJNORE	..	No reply.
BOGRAH	..	Yes, it would be convenient for the poor when making remittances.
BOOLUNDSHUHUR	..	Yes, because it would not be so frequently converted into cash, and so be less likely to drain the Treasuries.
BUDAON	..	No, I do not think it would be popular.
BULLOOAH	..	Yes, it would answer well for small transactions.
BUNNOO	.	I am unable to answer this question.
BURDWAN	..	No, for small sums, preference would always be given to silver.
CACHAR	...	A Note of the value of Rs. 5 would not be of much use, but I would suggest a Note of the value of <i>one</i> Rupee.
CANARA (NORTH)	...	No.
CANARA (SOUTH)	...	Yes, it would be in great demand for local circulation.
CANDEISH	...	Yes, because the majority of retail transactions are under 5 Rupees.
CAWNPORE	...	No.
CHITTAGONG	...	Yes, it would be more current with the Native community than a Note of a higher value.
CHUMPARUN	...	Yes, if Notes are used at all.
COIMBATORE	...	No reply to this question.
CUDDAPAH	...	Yes, it would be convenient for small remittances.
CUTTACK	...	Yes.
DACCA	...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 8. *Would you propose a Note of the value of 5 Rupees, and if so, on what grounds?*

DARJEELING	... No.
DEHRA DOON	... Yes, as Notes of higher value are useless to the poorer classes.
DEHRA GHAZEE KHAN	Natives would not use it, though Europeans would, were no gold coinage introduced.
DEHRA ISMAIL KHAN	No.
DELHI	... When Currency Notes are really used, 5-Rupee Notes will be indispensable, but not till then.
DEOGHUR	... Yes, after a short time.
DHARWAR	... No; the 10-Rupee Note is quite low enough.
DHURMSALLA	... Yes, if 10-Rupee Notes are discontinued.
DIBROOGHUR	... Yes, it will be a great convenience in every way.
DINAGEPORE	... I think not, but Native bankers say it would be useful.
ETA	... Certainly; the peasantry would use it; the land revenue, in the first instance, comes from them, and hence it would have a large circulation.
ETAWAH	... Yes, as it would accustom the body of the people, whose transactions are small, to the Note system.
FEROZEPORE	... Yes, it would be a decided boon to the lower classes.
FURREEDPORE	... Yes, it would be useful for small monetary transactions.
FURRUCKABAD	... Yes, for small monetary transactions.
FUTTEHPORE	... No, its introduction would cause trouble at Treasuries.
FYZABAD	... No, unless convertible at all Treasuries.
GANJAM	... Yes, it would be favorably received by the Native community.
GHAZEEPORE	... Yes, in order that Notes might more effectually take the place of cash.
GODAVERY	... No, I do not approve of a Note of less value than Rs. 10, as India is becoming richer.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 8.	<i>Would you propose a Note of the value of 5 Rupees, and if so, on what grounds ?</i>
GODDA ...	No, for the same reasons as led to the abolition of the 1£ Note in England.
GONDAH ...	No.
GOOJERANWALLAH ...	No, for small transactions coin is better.
GOORDASPORE ...	Yes, on the grounds of public convenience.
GOORGAON ...	Yes, and this would be stored in preference to the metals.
GOOJERAT ...	All the Merchants are adverse to a 5-Rupee Note.
GORUCKPORE ...	Yes, because handy for small payments.
GOWALPARAH ...	Yes, for the convenience of remittances.
GOWHATTY ...	No.
HAZARA ...	Yes, because convenient for limited transactions.
HAZAREEBAUGH ...	No.
HISSAR ...	No, forgeries would be frequent ; a clumsy imitation would not be detected by the poorer class.
HOOGHLY ...	No.
HOOSHYARPUR ...	Yes, for making small remittances.
HOSHUNGABAD ...	Yes, as it would have a larger currency than Notes of higher value.
HUMBERPORE ...	Yes, for the convenience of the poorer classes.
HURDUI ...	At present it is of little importance, though hereafter it may be necessary.
HYDRABAD ...	Yes, for the convenience of small payments.
JALOUN ...	Yes, because within the means of all Natives.
JESSORE ...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 8. *Would you propose a Note of the value of 5 Rupees, and if so, on what grounds?*

JHANSIE	Yes, because acceptable to the lower class of Natives, and to Sepoys for monthly remittances.
JHELUM	Yes, on the score of convenience.
JHUNG	Yes, it would be very useful.
JOUNPORE	Yes, for small transactions it would be useful.
JUBBULPORE	No.
JULLUNDUR	... | Yes, for small payments. But a gold piece of a like value would be as popular.
KAIRA	Not for this Zillah, where the Babasye Currency is used.
KANGRA	Yes, if generally convertible: the humbler classes would remit it.
KISTNA	... | Yes, it would be convenient for small remittances.
KOHAT	No.
KULLADGEE	I think a Note for Rs. 10 is quite small enough, unless the Government contemplate paying the Army, Police, &c., in Currency Notes.
KUMAON	Yes, for small remittance purposes.
KURNAUL	Yes, it would supplant Hoondces.
KURNOOL	Yes, for small remittance purposes.
KURRACHEE	No.
LAHORE	Yes, it would be very convenient to the poorer classes.
LOHARDUGGA	Yes, for small remittances, it would be convenient.
LOODIANAH	No.
LUCKNOW	No, if existing arrangements continue.
LULLUPORE	No, Natives do not like Notes of small value.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 8.	<i>Would you propose a Note of the value of 5 Rupees, and if so, on what grounds?</i>
MADURA	... Yes, for the convenience of travellers.
MALABAR	... No reply.
MALDAH	... No reply.
MAUNBHOOM	... It would be expensive, without much advantage.
MARTABAN	... No.
MEERUT	... Treasury Officer says " Yes ; " Collector — " only in the event of there being no Gold Currency."
MERGUI	... No.
MIDNAPORE	... No ; the Money Order System answers the purpose of small remittances.
MIRZAPORE	... Yes, as a great convenience to the lower classes.
MOHUMDEE	... Yes, for purposes of remittance.
MONGHYR	... I do not think it is required. This small amount is more readily available in silver.
MONTGOMERRY	... It might be useful for remittance, but not for circulation.
MOORSHEDABAD	... It would be a great convenience to the community.
MORADABAD	... Yes, for the use of the middling classes.
MOULMEIN	... No.
MOZUFFERGHUR	... No ; Notes of 10 Rupees do not issue readily.
MOZUFFERNUGGUR	... No.
MUTTRA	... Yes ; it would be used instead of a Hoondce.
MYANUNG	... No Note circulation.
MYMENSING	... Yes, as a convenience to ryots and small shop-keepers.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 8.	<i>Would you propose a Note of the value of 5 Rupees, and if so, on what grounds ?</i>
MYNAGOREE ...	Yes, as a temporary measure.
MYNPOOREE ...	Not yet. People cannot read what is enfaced on the Note: its introduction would be a source of greater profit to Mahajuns.
NELLORE ...	Yes, of much advantage in private transactions.
NOWGONG ...	Yes, because small Notes are in great demand.
NUDDEA ...	Yes, I do not see on what grounds its introduction should be withheld. It will be a great boon to all, and will facilitate transactions of Government Treasuries.
OOMRAWUTTEE ...	No.
OONAO ...	No.
PAKOUR ...	No reply to this question.
PATNA ...	No reply.
PERTAUBGURH ...	Yes, a 5-Rupee Note would be in great demand.
24-PERGUNNAHS ...	No; it would find no favor.
PESHAWUR ...	No, I think it too small a sum.
POONA ...	Yes, for convenience of settling small demands.
PUBNAH ...	Yes, for short remittances.
PURNEAH ...	Yes, as a convenience for petty commercial transactions.
RAEPORE ...	No, as the Shroffs would be sure to charge discount on cashing.
RAJMAHAL ...	No.
RAJSHAHYE ...	Yes, for the benefit of the poorer classes.
RAMREE ...	No.
RANGOON ...	No; Natives would not like it.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 8. *Would you propose a Note of the value of 5 Rupees, and if so, on what grounds?*

RAWUL PINDEE	...	Not at present.
ROORKEE	...	No reply.
ROY BAREILLY	...	No.
RUTNAGHERRY	...	No reason for introducing it.
SAHARUNPORE	...	No ; such a small sum is carried in silver.
SALEM	...	Yes ; it will be a great convenience for remittance purposes.
SANDOWAY	...	No.
SARUN	...	Yes, if there were facilities for conversion.
SATTARA	...	No.
SAUGOR	...	No, it would be inconvenient to servants and laborers, amongst whom 5 Rupees cover a number of transactions.
SEALKOTE	...	No, even 10-Rupee Notes have but a small currency.
SEESGAUR	...	Yes, it would be used by rich and poor.
SEETAPORE	...	Yes, it would be more generally current than one of higher value.
SHAHABAD	...	Yes, for the convenience of small remittances.
SHAJEHANPORE	...	Yes, it would facilitate Bazar transactions.
SHAHPORE	...	No.
SHIKARPORE	...	No.
SIMLA	...	Mahajuns would like it.
SINGHBHOOM	...	No, the smallest Note should be Rs. 20.
SIRSA	...	Yes, as more convenient than Stamps for remitting small sums.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 8. *Would you propose a Note of the value of 5 Rupees, and if so, on what grounds?*

SULTANPORE	No reply.
SURAT	No.
SYLHET	No; Notes of Rs. 50 and 100 are more in demand than those for Rs. 10.
TANJORE	Yes, on account of convenience in transit.
TANNA	Yes, on the grounds of convenience.
TAVOY	No Paper Currency.
TENNASSERIM	A Note for Rs. 2 would be more useful.
THAYET MYO	Yes, for the convenience of the poor. It will tend to popularize the Notes.
TINNIVELLY	Yes, as a convenience to travellers.
TIPPERAH	It would be premature at present.
TIRHOOT	No; people dealing in retail transactions would not like it.
TOUNGOO	No reply.
TRAVANCORE COCHIN	AND } ... } (Cochin)—No. (Travancore)—yes, useful to the poor.
TRICHINOPOLY	... Yes, for the convenience of the general public.
UMBALLA	... No.
VIZAGAPATAM	... Yes.
WOON	... No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 9. *Are you of opinion that the 5-Rupee Note would have a larger Currency than Notes of a greater value?*

AGRA	No.
AHMEDABAD	It would have as large a circulation as a 10-Rupee Note, if all restrictions were removed.
AHMEDNUGGUR	No.
AJMERE	Not till the system is better understood.
AKYAB	There would be more 5 than 10-Rupee Notes in circulation if they were allowed to be cashed at the Treasury.
ALLAHABAD	Yes.
ALLYGURH	Yes.
ARCOT (NORTH)	Possibly it might, but still I would have no Note of less value than Rs. 10.
ARCOT (SOUTH)	Yes.
AZIMGURH	Yes, if cashed on demand at Government Treasuries.
BACKERGUNGE	Yes.
BALASORE	Yes, as large a circulation as Notes of Rs. 10 and Rs. 20, but not so large as those of Rs. 100 or Rs. 1,000.
BANCOORAH	Yes, in time.
BANDA	Yes, decidedly.
BARAITCH	No.
BAREILLY	No reply.
BASSEIN	Yes.
BEERBHOOM	No, not immediately.
BELGAUM	Possibly it might.
BELLARY	Yes (<i>vide</i> answer to question No. 8).

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 9. *Are you of opinion that the 5-Rupee Note would have a larger Currency than Notes of a higher value?*

BENARES	... Yes, if convertible at every Treasury.
BHAUGULPORE	... Yes.
BIJNORE	... No reply.
BOGRAH	... No reply to this question.
BOOLUNDSHUHUR	... Yes.
BUDAON	... Yes, when people become accustomed to it.
BULLOAH	... Yes.
BUNNOO	... No reply to this question.
BURDWAN	... No.
CACHAR	... No.
CANARA (NORTH)	... No.
CANARA (SOUTH)	... Yes.
CANDEISH	. Yes, supposing a Paper Currency to have become generally accepted.
CAWNPORE	. No, because the classes who would use it are exceedingly illiterate.
CHITTAGONG	. Gradually it would.
CHUMPARUN	. Yes.
COIMBATORE	. No reply to this question.
CUDDAPAH	. Not more than a Note of a higher value.
CUTTACK	.. No.
DACCA	.. No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 9. *Are you of opinion that the 5-Rupee Note would have a larger Currency than Notes of a higher value?*

DARJEELING	No.
DEHRA DOON	Yes.
DEHRA GHAZEE KHAN	No.
DEHRA ISMAIL KHAN..	No.
DELHI	No reply to this question.
DEOGHUR	Yes, after a short time.
DHARWAR	No, because credit is rarely given for such a small amount.
DHURMSALLA	... | Yes.
DIBROOGHUR	*... | No.
DINAGEPORE	The Native Bankers say it would have a large currency.
ETA	Yes.
ETAWAH	Yes.
FEROZEPORE	Yes.
FURREEDPORE	Eventually larger.
FURRUCKABAD	Yes.
FUTTEHPORE	No.
FYZABAD	Not for some time.
GANJAM	It is impossible to answer the question positively.
GHAZEEPORE	Yes, if convertible at the Treasury.
GODAVERY	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 9.	<i>Are you of opinion that the 5-Rupee Note would have a larger Currency than Notes of a higher value?</i>
GODDA	See previous answer.
GONDAH	... No.
GOOJERAT	No.
GOOJRANWALLAH	... No.
GOORDASPORE	... Yes.
GOORGAON	... Yes.
GORUCKPORE	... Possibly.
GOWALPARAH	... Yes.
GOWHATTY	... No.
HAZARA	... Yes, amongst the less opulent portion of the Native community.
HAZAREEBAUGH	... No.
HISSAR	... No.
HOOGHLY	... Not at present
HOOSHYARPORE	... Yes.
HOOSHUNGABAD	... Yes.
HUMEERPORE	... Yes.
HURDUI	... Yes, hereafter.
HYDRABAD	... Yes.
JALOUN	... Yes.
JESSORE	... No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 9. *Are you of opinion that the 5-Rupee Note would have a larger Currency than Notes of a higher value ?*

JHANSIE	Certainly.
JHELMUM	Yes.
JHUNG	No.
JOUNPORE	Yes.
JUBBULPORE	No.
JULLUNDUR	No.
KAIRA	No, for reason given in answer 8.
KANGRA	Yes, so say all I have consulted.
KISTNA	Yes.
KOHAT	No ; see previous answer.
KULLADGEE	No.
KUMAON	Probably it would.
KURNAUL	Yes.
KURNOOL	Yes.
KURRACHEE	No.
LAHORE	Yes.
LOHARDUGGA	Yes.
LOODIANAII	Amongst Europeans, but not amongst Natives.
LUCKNOW	Yes, if convertible at Head Quarters of any Division.
LULLUTPORE	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 9. *Are you of opinion that the 5-Rupee Note would have a larger Currency than Notes of a higher value?*

MADURA	...	Yes, probably.
MALABAR	...	No reply.
MAIDAH	...	No reply.
MAUNBHOOM	...	No.
MARTABAN	...	No.
MEERUT	...	Treasury Officer says "No;" Deputy Collector says "Yes," if exchange is made compulsory.
MERGUT	...	No.
MIDNAPORE	..	No.
MIRZAPORE	...	Yes.
MOHUMDEE	...	| At present all Notes are viewed with distrust.
MONGHYR	...	| No.
MONTGOMERRY	...	| Perhaps, when people understand the Note Currency.
MOORSHEDABAD	...	| Yes.
MORADABAD	...	| Yes.
MOULMEIN	..	No.
MOZUFFERGHUR	..	| Yes.
MOZUFFERNUGGUR	..	At present the Currency Note is not a medium of exchange, nor will a Note for Rs. 5 make it more so. If Paper Currency becomes popular, a 5-Rupee Note will have a much larger circulation.
MUTTRA	..	Yes.
MYANUNG	..	Notes not current.
MYMENSING	..	Yes.

Abstract of Answers from Officers in charge of Treasuries..

QUESTION No. 9. *Are you of opinion that the 5-Rupce Note would have a larger Currency than Notes of a higher value ?*

MYNAGORIE	... No.
MYNPOOREE	... No.
NELLORE	... Yes.
NOWGONG	... Yes.
NUDDEA	... Yes.
OOMRAWUTTEE	... No.
OONAO	... No.
PAKOUR	... No reply to this question.
PATNA	... No reply.
PERTAUBGURH	... A greater number would be sold, but their aggregate value would be less.
24-PERGUNNAHS	... No.
PESHAWUR	... No.
POONA	... Yes.
PUBNAH	... As large.
PURNEAH	... Yes, decidedly.
RAEPORÉ	... Yes, if no discount were charged.
RAJMAHAL	... No.
RAJSHAHYE	... Yes, in course of time.
RAMREE	... It would be little used.
RANGOON	... No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 9. *Are you of opinion that the 5-Rupee Note would have a larger Currency than Notes of a higher value?*

RAWUL PINDEE	No.
ROORKEE	No reply.
ROY BAREILLY	No.
RUTNAGHERRY	No, not on the whole.
SAHARUNPORE	No.
SALEM	Quite as large a currency.
SANDOWAY	No, Postage Stamps are available.
SARUN	Yes, and would be circulated by the ryots.
SATTARA	No.
SAUGOR	No.
SEALKOTE	Certainly not.
SEEBSAUGUR	Probably it would.
SEETAPORE	Yes, and it would decrease the sale of Postage Stamps.
SHAHABAD	Yes.
SHAJEHANPORE	Yes, and this is the opinion of every one here.
SHAHPORE	No.
SHIKRAPORE	No.
SIMLA	The same as Notes for Rs. 10.
SINGBHOOM	No.
SIRSA	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 9.	<i>Are you of opinion that the 5-Rupee Note would have a large Currency than Notes of a higher value?</i>
SULTANPORE	... No reply.
SURAT	... No.
SYLHET	... No.
TANJORE	... Yes.
TANNA	... Yes.
TAVOY	... No reply to this question.
TENNASSERIM	... Yes.
THAYET MYO	... In number certainly.
TINNIVELLY	... No, but it would have a considerable local circulation.
TIPPERAH	... Not at present.
TIRHOOT	... No.
TOUNGOO	... No reply.
TRAVANCORE & COCHIN	(Cochin) No; (Travancore) Yes.
TRICHINOPOLY	... Yes.
UMBAILLA	... No.
VIZAGAPATAM	No reply to this question.
WOON	No. Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 10. *Are Notes used much by Shroffs and Native Bankers for purposes of remittance?*

AGRA	Not at present.
AHMEDABAD	Very rarely.
AHMEDNUGGER	No, because if a Hoondie is lost payment can be stopped.
AJMERE	The only supply of Notes at this Treasury was so used.
AKYAB	No Shroffs or Native Bankers here.
ALLAHABAD	Deputy Collector says—not generally ; Deputy Commissioner says—they are used by Native Bankers, but not by Shroffs.
ALLYGURH	Not much used.
ARCOT (NORTH)	The restrictions prevent their being used.
ARCOT (SOUTH)	Yes, when Bills of Exchange cannot be easily procured.
AZIMGURH	To a limit extent, but discount is paid.
BACKERGUNGE	Yes.
BALASORE	Yes, especially for large amounts.
BANCOORAH	Yes, to a great extent.
BANDA	No reply to this question.
BARAITCH	Yes.
BARFILLY	No reply.
BASSEIN	No Shroffs or Native Bankers here.
BEERBHOOM	Native Bankers, &c., are beginning to use them.
BELGAUM	Very seldom used.
BELLARY	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 10. *Are Notes used much by Shroffs and Native Bankers for purposes of remittance?*

BENARES	..	I have been unable to trace out one instance.
BHAUGULPORE	..	Yes, when they can get Notes of large value. Our stock of Notes soon becomes exhausted.
BIJNORE	..	No reply.
BOGRAH	..	If Notes were always available, I have no doubt they would use them.
•		
BOOLUNDSHUHUR	..	Yes.
BUDAON	..	Never, unless they can make money by the transaction.
BULLOAH	..	Yes.
BUNNOO	...	Rarely, if ever.
BURDWAN	...	Seldom, if ever.
CACHAR	...	Yes.
CANARA (NORTH)	...	Very seldom.
CANARA (SOUTH)	...	Doubtless, this is the case
CANDEISH	...	Notes are not much used by soukars.
CAWNPORE	...	When exchange is favorable, they are used for remittance to Allahabad and Calcutta.
CHITTAGONG	...	Yes.
CHUMPARUN	...	I believe not.
COIMBATORE	...	Yes, when the remittance is intended for the Head Quarters of the Circle.
CUDDAPAH	...	If Notes were freely issued, Bankers would use them.
CUTTACK	...	Yes.
DACCA	...	Yes, according to the state of exchange.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 10.

Are Notes used much by Shroffs and Native Bankers for purposes of remittance?

DARJEELING	...	They are generally used by the community, but there are no Shroffs or Native Bankers at Darjeeling.
DEHRA DOON	...	No, except for remittance to the Head Office of Issue.
DEHRA GHAZEE KHAN		No, the Native Hoondce is safer.
DEHRA ISMAIL KHAN		No.
DELHI	...	Only when it is not profitable to send Hoondces.
DEOGHUR	...	No Native Bankers and few wealthy Shroffs, but Mahajuns use them.
DWARWAR	...	Only when Hoondces cannot be had.
DHUKMSALLA	...	Very little used.
DIBROOGHUR	...	Yes.
DINAGEPORE	...	Very extensively used.
ETA	...	No, because they are so often stolen in transit.
ETAWAH	...	Very rarely, or never.
FEROZEPORE	...	Yes, especially when there is any profit to be made.
FURREEDPORE	...	Yes, this is the only use made of the Note.
FURRUCKABAD	...	Not much.
FUTTEHPORE	...	Not as yet, because the Note is not everywhere convertible.
FYZABAD	...	Yes, but chiefly by English Banks.
GANJAM	...	No.
GAZEEPORE	...	Not largely ; it depends on the rate of exchange.
GODAVERY	...	No, Hoondces are preferred for various reasons.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 10. *Are Notes used much by Shroffs and Native Bankers for purposes of remittance?*

GODDA	There are no large Shroffs or Bankers.
GONDAL	Seldom, or ever.
GOOJERAT	Yes, and used for nothing else.
GOOJRAWALLAH ...	Yes, they are used.
GOORDASPORE	Yes.
GOORGAON	Yes, in large towns.
GORUCKPORE	Yes, but of late there has been a falling off.
GOWALPARAH ...	Yes.
GOWHATTY	Notes are not much used.
HAZARA	Very seldom.
HAZAREEBAUGH ...	Not, if they can avoid it.
HISSAR	Yes.
HOOGHLY ...	Yes.
HOOSHYARPORE ...	Yes, but not just at present.
HOSHUNGABAD ..	Yes, when they can get them.
HUMEERPORE ...	No Shroffs or Native Bankers.
HURDUI ...	No.
HYDRABAD ...	No.
JALOUN ...	Not much here.
JESSORE ...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 10.	<i>Are Notes used much by Shroffs and Native Bankers for purposes of remittance ?</i>
JHANSIE	... No.
JHELUM	... No.
JHUNG	... Yes.
JOUNPORE	No one uses them for this purpose.
JUBBULPORE	When Hoondees on Calcutta, or at the Head Quarter Station of the Currency Circle, are at a premium, they do use them.
JULLUNDUR	When Hoondees are at a premium, Notes are remitted to places where there is an Office of Issue.
KAIRA	Scarcely ever.
KANGRA	... Notes are not so used.
KISTNA	... Yes, a good deal.
KOHAT	... Not much.
KULLADGEE	... No.
KUMAON	Very little.
KURNAUL	The Native Bankers say they do not use them ; but considering the demand for Notes, I do not implicitly believe them.
KURNOOL	Yes.
KURRACHEE	Yes, it is believed they do.
LAHORE	Very largely.
LOHARDUGGA	Not here, owing to there being no trade.
LOODIANAH	Yes, for remittances to Heads of Circles.
LUCKNOW	No, if exchange is favorable, they are sometimes sent to Allahabad and Calcutta.
LULLITPORE	Yes, a great deal.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 10. *Are Notes used much by Shroffs and Native Bankers for purposes of remittance?*

MADURA	...	Not now, as Notes are not freely issued.
MALABAR		No reply.
MALDAH		No reply.
MAUNBHOOM	...	Principally
MARTABAN	...	No Notes.
MEERUT		No.
MERGUT		None in this place.
MIDNAPORE		Yes, they are always preferred.
MIRZAPORE	...	Very seldom.
MOHUMDEE	...	Not generally, because of the loss of Notes through the Post Office.
MONGHYR		Not much.
MONTGOMERY		No.
MOORSHEEDABAD		Very much used.
MORADABAD		Not much used.
MOULMEIN		No.
MOZUFFERGHUR		No.
MOZUFFERNUGGER		Notes have been used in this district for nothing but remittances.
MUTTRA		Very seldom.
MYANUNG		Notes not current.
MYMENSING		Not much; Notes of high denomination are used by Europeans for remittance.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 10.	<i>Are Notes used much by Shroffs and Native Bankers for purposes of remittance?</i>
MYNAGOREE	... No means of ascertaining this point.
MYNPOOREE	... Not much; a lost Note is recovered with great difficulty.
NELLORE	... They are not allowed to have Notes for remittance purposes.
NOWGONG	... Yes, by Shroffs.
NUDDEA	... Yes, considerably. Hoondees are getting into disuse.
OMRAWUTTEE	... No, not often.
OONAO	... Notes are only sent to the Head of the Circle.
PAKOUR	... No reply to this question.
PATNA	... No reply.
PERTAUBGURH	... There is a forced remittance here, as no transfer receipts are granted from the Treasury.
24-PERGUNNAHS	... Yes.
PESHAWUR	... When the sale of Supply Bills was stopped, they were used.
POONA	... Yes.
PUBNAH	... Yes.
PURNEAH	... Not so freely as Hoondees.
RAEPORE	... Not at present.
RAJMAHAL	... To some extent, but not largely.
RAJSHAHYE	... Yes.
RAMREE	... No Shroffs or Native Bankers.
BANGOON	... Not much.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 10.	<i>Are Notes used much by Shroffs and Native Bankers for purposes of remittances?</i>
RAWUL PINDEE	... Yes, when they can get them.
ROORKEE	... No reply.
ROY BAREILLY	... No.
RUTNAGHERY	... Very little, from fear of their being lost.
SAHARUNPORE	... Very little.
SALEM	... When they can get them.
SANDOWAY	... Not here.
SARUN	... Yes, when profit can be made by discount.
SATTARA	... No.
SAUGOR	... Notes of the Nagpore Circle are used for remittances to Nagpore or Calcutta, but silver is used for remittances to other stations.
SEALKOTE	... Yes.
SEESGAUR	... Yes.
SEETAPORE	... Very little.
SHAHABAD	... Only to places where there are Branch Banks.
SHAJEHANPORE	... Very little used.
SHAHPORE	... No.
SHIKARPORE	... Very little.
SIMLA	... When Treasury Orders cannot be obtained, they use them.
SINGBHOOM	... Yes, when obtainable.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 10.

Are Notes used much by Shroffs and Native Bankers for the purposes of remittance ?

SIRSA	..	No, not much, as bankers are afraid of the Notes being stolen in transit.
SULTANPORE	..	No reply.
SURAT	..	Yes, when Hoondees are at a premium.
SYLHET	..	Yes, to a great extent.
TANJORE	..	Yes.
TANNA	...	Not generally.
TAVOY	..	No reply to this question.
TENNASERIM	..	Not at all here.
THAYET MYO	..	Not here.
TINNIVELLY	..	Yes, before the late restrictions, they were much used.
TIPPERAH	...	Yes, but not to any extent.
TIRHOOT	...	As a rule, no, though sometimes when Hoondees are at a premium, they are used.
TOUNGGOO	...	No reply.
TRAVANCORE & COCHIN	(Cochin)—Not much, (Travancore)—To some extent.	
TRICHINOPOLY	...	Yes, but not to any great extent.
UMBALLA	...	Yes.
VIZAGAPATAM	...	Yes, to the Presidency, where they are convertible, but not within the Circle.
WOON	...	No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 11.

Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes?

AGRA	Yes, and so do the Local Banks.
AHMEDABAD	Invariably so.
AHMEDNUGGUR	Yes, as a general rule.
AJMERE	Little or no business of this kind transacted, but it would depend on the state of the market.
AKYAB	No Shroffs or Native Bankers.
ALLAHABAD	Yes.
ALLYGURH	On Allahabad Notes, no; on Calcutta ones, yes.
ARCOT (NORTH)	No instance as yet.
ARCOT (SOUTH)	Not always.
AZINGURH	... | Yes.
BACKERGUNGE	Yes.
BALASORE	Only when the Treasury is unable to cash Notes, owing to the balance of silver being low.
BANCOORAH	Yes.
BANDA	Not in this district.
BARAITCH	Yes.
BAREILLY	No reply.
BASSEIN	No Native Shroffs or Bankers.
BEERBHOOM	Yes, in cashing Notes of large value.
BELGAUM	They very seldom cash Notes, but when they do so, they exact discount.
BELLARY	Yes, as a rule.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 11.

Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes :

BENARES	Yes.
BHAUGULPORE	... | Yes
BIJNORE	... No reply.
BOGRAH	... Yes, except when they are in urgent need of Notes.
BOOLUNDSIHUR	... This is the universal practice.
BUDAON	... Yes.
BULDOAH	... Not always; they are generally cashed at par.
BUNNO	... Yes.
BURDWAN	... Yes.
CACHAR	... Yes.
CANARA (NORTH)	... Yes.
CANARA (SOUTH)	... The practice is not known in this district.
CANDEISH	... Yes.
CAWNPORE	... Yes.
CHITTAGONG	... Almost always.
CHUMPARUN	... Yes.
COIMBATORE	... Yes, I believe they demand a discount.
CUDDAPAH	... Yes.
CUTTACK	... Yes, religiously.
DACCA	... No, they sometimes buy at premium, and sometimes at a discount, according to the state of the market.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 11.	<i>Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes?</i>
DARJEELING ...	No, it depends on supply and demand.
DEHRA DOON ...	Yes.
DEHRA GHAZEE KHAN ...	No.
DEHRA ISMAIL KHAN ...	Yes.
DELHI ...	Yes, invariably.
DEOGHUR ...	Notes are not common enough for discount to be taken.
DHARWAR ...	Yes.
DHURMSALLA ...	Yes.
DIBROOGHUR ...	Yes, in all cases.
DINAGEPORE ...	Not always.
ETA ...	Always; the European Banks even exact discount.
ETAWAH ...	Such transactions are almost unknown here.
FEROZEPORE ...	Not always.
FURREEDPORE ...	Generally, but not always.
FURRUCKABAD ...	Yes.
FUTTEHPORE ...	Yes, Mahajuns prey upon the ignorance of the people.
FYZABAD ...	Yes.
GANJAM ...	For the most part.
GHAZEEPORE ...	Yes.
GODAVERY ...	Yes, Banks do the same.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 11.	<i>Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes?</i>
GODDA	... No Shroffs or Bankers.
GONDAH	... Yes.
GOOJERAT	... Yes, always.
GOOJERANWALLAH	... Yes.
GOORDASPORE	... No.
GOORGAON	... The circulation of Notes is next to nothing.
GORUCKPORE	... I believe it is.
GOWALPARAH	... Yes, but there is no fixed rate.
GOWHATTY	... Not always.
HAZARA	... Yes, I believe so.
HAZAREEBAUGH	... Yes.
HISSAR	... Never as a rule, some ignorant people are cheated.
HOOGHLY	... Yes.
HOOSHYARPORE	... Yes.
HOSHUNGABAD	... Yes, generally.
HUMEERPORE	... No Shroffs or Bankers here.
HURDUI	... Few Notes have been cashed ; if they had been, discount would certainly have been charged.
HYDRABAD	... Not in all cases.
JALOUN	... Yes.
JESSORE	... No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 11.	<i>Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes ?</i>
JHANSIE	... Yes, always.
JHELUM	... Cannot answer this question.
JHUNG	... Whenever possible they exact discount ; sometimes, however, it is their interest to give a premium.
JOUNPORE	... Yes, without exception.
JUBBULPORE	... Almost always.
JULLUNDUR	... Yes.
KAIRA	... Always, I believe.
KAMROOP	... Not in all cases.
KANGRA	... Yes.
KISTNA	... Not always.
KOHAT	... Yes, as a rule.
KUILLADGEE	... As no Shroff or Banker will receive Notes, it follows that they would not cash them even at a discount.
KUMAON	... Invariably.
KURNAUL	... Always.
KURNOOL	... According to the nature of the transaction.
KURRACHEE	... No, except the money market be tight.
LAHORE	... Yes.
LOHARDUGGA	... Yes, as a rule.
LOODIANAH	... Yes, always.
LUCKHIMPORE	... Yes, in all cases.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 11. *Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes?*

LUCKNOW	Yes.
LULLUTPORE	Yes.
MADURA	No.
MALABAR	No reply.
MALDAH	No reply.
MAUNBHOOM	Yes.
MARTAHAN	No Notes.
MEERUT	Yes.
MERGUI	None are cashed here.
MIDNAPORE	Yes.
MIRZAPORE	Yes.
MOHUMDEE	I believe it is.
MONGHYR	Yes.
MONTGOMERRY ...	Shroffs do not cash Notes.
MOORSHEDABAD ...	No reply is needed (<i>vide</i> answer No. 2).
MORADABAD ...	Yes.
MOULMEIN ...	Yes.
MOZUFFERGHUR ...	No reply.
MOZUFFERNUGGUR ...	Notes, as far as I know, are not cashed in the regular way; when Hoondees in Delhi are favorable, they refuse Notes even at a discount; if the Exchange is against them, they take them at full value.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 11.	<i>Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes?</i>
MUTTRA ...	Yes.
MYANUNG ...	No reply.
MYMENSING ...	Yes.
MYNAGOREE ...	Yes, unless owing to scarcity they are at a premium.
MYNPOREE ...	Varies according to the quantity of Notes in the market.
NELLORE ...	They are not allowed Notes for remittance purposes !
NOWGONG ...	Yes, they would get blood out of a stone.
NUDDEA ...	Almost invariably.
.	
OOMRAWUTTEE ...	Yes, always in cashing Notes of another Circle.
OONAO ...	Yes, and English bankers as well.
PAKOUR ...	No reply.
PATNA ...	No reply.
PERTAUBGURH ...	No reply can be furnished.
24-PERGUNNAHS ...	Yes, the discount varies, according to the distance of the Treasury where the Notes are cashed.
PESHAWUR ...	A nominal discount is now taken.
POONA ...	Yes.
PUBNAH	Not always.
PURNEAH	Always.
RAEPORE	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 11.	<i>Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes.</i>
RAJMEHAL ...	Yes, except perhaps from regular customers.
RAJSHAHYE ...	Yes, almost always.
RAMREE ...	No Shroffs or Native Bankers.
RANGOON ...	Yes.
RAWUL PINDEE ...	Yes.
ROORKEE ...	No reply.
ROY BAREILLY ...	Yes.
RUTNAGHERRY ...	Yes.
SAHARUNPORE ...	Yes.
SALEM ...	No reply.
SANDOWAY ...	Not here, as Notes are very rare.
SARUN ...	Yes.
SATTARA ...	There is no regularly established practice of the kind.
SAUGOR ...	Yes.
SEALKOTE ...	Generally, but not always.
SEETAPORE ...	Almost always.
SHAHABAD ...	Yes.
SHAJEHANPORE ...	No.
SHAHPORE ...	Notes are not much used, but Shroffs and Native Bankers would exact discount.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 11.

Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes.

SHIKARPORE	Yes.
SIMLA	Yes.
SINGBOOM	Yes
SIRSA	Yes.
SULTANPORE	No reply.
SURAT	Yes always.
SYLHET	A charge is made for cashing Notes, but I do not call this discount.
TANJORE	Not always.
TANNA	... | Not in all cases.
TAVOY	No reply.
TENASSERIM	... | Not in all cases.
THAYET MYO	... | Transactions of this nature are rare.
TINNIVELY	... | Not always.
TIPPERAH	... | Yes, but they do not ask a premium when they sell.
TIRHOOT	... | Yes, always.
TOUNGGOO	... | No reply.
TRAVANCORE & COCHIN	(Cochin)—Not always ; (Travancore)—not always.
TRICHINOPOLY	... | In the majority of cases, they do.
UMBALLA	... | Yes.
VIZAGAPATAM	... | Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12.	<i>Do the Shroffs and Bankers buy of the Notes at a discount for the purpose of sending them to Head Quarters of Circles for encashment?</i>
AGRA	Yes, to a small extent when Hoondrees are at par.
AHMEDABAD	No, I believe not.
AHMEDNUGGUR	Only when profitable to themselves.
AJMERE	Not as a business itself, only when profitable.
AKYAB	No Shroffs or Bankers.
ALLAHABAD	Yes, when profitable.
ALLYGURH	No reply to this question.
ARCOT (NORTH)	I do not think so.
ARCOT (SOUTH)	No.
AZINGURH	They buy Notes to sell at a lower discount elsewhere.
BACKERGUNGE	No.
BALASORE	No.
BANCOORAH	Yes.
BANDA	No.
BARAITCHI	No instance has been known.
BAREILLY	No reply.
BASSEIN	No Shroffs or Bankers.
BEERBHOOM	Yes, at the Sudder Station.
BELGAUM	No.
BELLARY	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12.		<i>Do the Shroffs and Bankers buy up the Notes at a discount for the purpose of sending them to Head Quarters of Circles for encashment ?</i>
BENARES	..	Not that I know of.
BHAUGULPORE	..	Yes, when they get the chance.
BIJNORE	..	No reply.
BOGRAH	..	I believe not.
BOOLUNDSIHUR	..	No.
BUDAON	..	No, on the contrary, they prefer paying them into the Treasury.
BULLOOAH	..	Notes are so scarce that this is not the case.
BUNNOO	..	I believe not.
BURDWAN	...	No.
CACHAR	... |	Yes.
CANARA (NORTH)	...	No.
CANARA (SOUTH)	...	Such a trade is not carried on.
CANDEISH	...	No.
CAWNPORE	...	Not as a general rule.
CHITTAGONG	...	No.
CHUMPARUN	...	Not here.
COIMBATORE	...	No.
CUDDAPAH	...	Yes.
CUTTACK	...	No reliable information, but I think it probable.
DACCA	...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12. *Do the Shroffs and Bankers buy up the Notes at a discount for the purpose of sending them to Head Quarters of Circles for encashment?*

DARJEELING	...	No.
DEHRA DOON	...	No.
DEHRA GHAZEE KHAN		No.
DEHRA ISMAIL KHAN..		Yes.
DELHI	...	There is no confidence whatever in the Note.
DEOGHUR	...	No.
DHARWAR	...	Yes.
DHURMSALLA	...	No.
DIBROOGHUR	...	Never.
DINAGEPORE	...	No, at any rate not on a large scale.
ILTA	...	No instance of such a transaction is known here.
ETAWAH	...	No such transactions known.
FEROZEPORE	...	Yes, when profitable.
FURREEDPORE	...	No.
FURRUCKABAD	...	Yes, occasionally.
FUTTEHPORE	...	Yes, I fancy the practice prevails everywhere.
FYZABAD	...	Yes.
GANJAM	...	I have never heard of a case.
GHAZEEPORE	...	Yes, to a very large extent.
GODAVERY	...	No, Notes find their way immediately to the Treasury.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12. *Do the Shroffs and Bankers buy up the Notes at a discount for the purpose of sending them to Head Quarters of Circles for encashment?*

GODDA	No Shroffs or Bankers.
GONDAH	I cannot learn that they do.
GOOJERAT	No.
GOOJRANWALLAH	No.
GOORDASPORE	No.
GOORGAON	Hardly any Notes here.
GORUCKPORE	... | No information on this point.
GOWALPARAH	No.
GOWHATTY	... | The practice does not prevail here.
HAZARA	| The practice does not exist as a rule.
HAZAREEBAUGH	It does not pay.
HISSAR	No.
HOOCHLY	To some extent in Calcutta, and slightly in the Mofussil.
HOOSHYARPORE	They do, though not often.
HOSHUNGABAD	Yes.
HUMBERPORE	Not here.
HURDUI	No.
HYDRABAD	No.
JALOUN	Yes.
JESSORE	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12. | *Do the Shroffs and Bankers buy up the Notes at a discount for the purpose of sending them to Head Quarters of Circles for encashment?*

JHANSIE	They would of course, but Notes are little used out of British territory.
JHELUM	Not here.
JHUNG	Not that I know of.
JOUNPORE	Not that I am aware of to any great extent.
JUBBULPORE	Yes, such as have branch shops at the Head Quarters of a Currency Circle carry on this practice.
JULLUNDUR	The prevailing rate of discount does not permit of this.
KAIRA	No.
KANGRA	Yes, to a limited extent.
KISTNA	Yes.
KOHAT	No.
KULLADGEE	No.
KUMAON	Yes, some do.
KURNAUL	They do.
KURNOOL	<i>Vide</i> answer No. 11.
KURRACHEE	No.
LAHORE	Yes.
LOHARDUGGA	No.
LOODIANAH	Yes.
LUCKNOW	Not as a general rule, though occasionally done.
LULLUTPORE	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12.	<i>Do the Shroffs and Native Bankers buy up the Notes at a discount for the purpose of sending them to the Head Quarters of Circles for encashment ?</i>
MADURA	No.
MALABAR	No reply.
MALDAH	No reply.
MAUNBHOOM	I cannot say with regard to Purulia.
MARTABAN	No Notes.
MEERUT	Not generally.
MERGU	No.
MIDNAPORE	No.
MIZAPORE	... | No.
MOHUMDEE	... | Not here.
MONGHYR	No.
MONTGOMERY	No ; there is no confidence in the Note.
MOORSHEDABAD	No.
MORADABAD	No.
MOULMEIN	... | No.
MOZUFFERGHUR	... No.
MOZUFFERNUGGER	... No.
MUTTRA	Not as a rule ; some large Firms have been known to carry on this practice.
MYANUNG	Notes not current.
MYMENSING	No, the supply of Notes is too limited to permit of this.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12. *Do the Shroffs and Bankers buy up the Notes at a discount for the purpose of sending them to Head Quarters of Circles for encashment?*

MYNAGOREE	No means of knowing.
MYNPOOREE	... Yes.
NELLORE	... Not here.
NOWGONG	... Yes, they drive a brisk trade that way.
NUDDEA	... Never heard of it.
OOMRAWUTTEE	... Yes, if Hoondces in the Presidencies are at a premium.
OONAO	They do not make a practice of it ; but if Notes do get into their hands, they send them to Head Quarters for encashment.
PAKOUR	No reply to this question.
PATNA	No reply.
PERTAUBGURH	I cannot furnish a reply.
24-PERGUNNAHS	Yes.
PESHAWUR	No, Supply Bills are issued in sufficient quantities.
POONA	They buy them up as a speculation.
PUBNAH	Yes, sometimes.
PURNAH	No such practice has come to my knowledge.
RAEPORE	... No.
RAJMAHAL	... I am unable to say, as there are no larg
RAJSHAHYE	... Not ordinarily.
RAMREE	... No Shroffs, &c., here.
RANGOON	.. I believe they do not.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12. *Do the Shroffs and Bankers buy up the Notes at a discount for the purpose of sending them to the Head Quarters of Circles for encashment?*

RAWUL PINDEE	...	Yes, if they cannot dispose of them on the spot.
ROORKEE	...	No reply.
ROY BAREILLY	...	No.
RUTNAGHERRY	...	No.
SAHARUNPORE	...	Yes.
SALEM	...	No.
SANDOWAY	...	Not here.
SARUN	...	Not with such an object.
SATTARA	...	No.
SAUGOR	...	They would if they had the chance.
SEALKOTE	...	No.
SEEBSAUGUR	...	I cannot get satisfactory information on this point.
SEETAPORE	...	Yes, when they cannot dispose of them on the spot.
SHAHABAD	...	No, not for that purpose.
SHAJEHANPORE	...	Not habitually.
SHAHPORE	...	No, they have no confidence in them.
SHIKARPORE	...	I have no knowledge of this practice.
SIMLA	...	No.
SINGBHOO	...	No.
SIESA	...	Yes, but not to a large extent.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 12. *Do the Shroffs and Bankers buy up the Notes at a discount for the purpose of sending them to Head Quarters of Circles for encashment?*

SULTANPORE	...	No reply.
SURAT	...	Yes, when Hoondees are at a premium.
SYLHET	...	No.
TANJORE	...	No.
TANNA	...	No.
TAVOY	...	No reply to this question.
TENASSERIM	...	No.
THAYET MYO	...	I can offer no opinion.
TINNIVELLY	...	No.
TIPPERAH		No, on the contrary, one Shroff buys Notes in Calcutta at par, and sells them here at a premium.
TRIHOOT		Yes.
TOUNGGOO		No reply.
TRAVANCORE & COCHIN		(Cochin) no ; (Travancore) no.
TRICHINOPOLY		No, I do not think so.
UMBALLA		No.
VIZAGAPATAM		Yes.
WOON		No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance ?*

AGRA	... Not generally, as the value of a lost Note cannot be recovered.
AHMEDABAD	... No.
AHMEDNUGGUR	... No.
AJMERE	... Certainly not. If used, the Hoondee business would collapse.
AKYAB	... No Shroffs or Bankers.
ALLAHABAD	... No, because a lost Note is not easily recoverable.
ALLYGURH	... No.
ARCOT (NORTH)	... They do not.
ARCOT (SOUTH)	... They prefer Hoondees, because they can get duplicates.
AZIMGURH	... No, because the risk of loss through the Post Office is so great.
BACKERGUNGE	... Yes, here they prefer Notes.
BALASORE	... Yes.
BANCOORAH	... Yes, decidedly.
BANDA	... No.
BARAITCH	... No.
BAREILLY	... No reply.
BASSEIN	... No Shroffs or Bankers.
BEERBHOOM	... In the interior Hoondees are preferred ; at the Sudder Station, Notes.
BELGAUM	... No.
BELLARY	... For large monetary transactions, yes ; for smaller ones, no.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance?*

BENARES	Notes not being cashed at this Treasury are not preferred.
BHAUGULPORE	Notes of high value, on the ground of cheapness.
BIJNORE	No reply.
BOGRAH	No.
BOOLUNDSHUHUR	Yes, because a Note costs nothing.
BUDAON	No, the Natives have been accustomed from time immemorial to Hoondees.
BULLOAH	No, because duplicates can be obtained for Hoondees.
BUNNOO	No.
BURDWAN	Generally the Hoondce is preferred ; there are, however, exceptions.
CACHAR	No.
CANARA (NORTH)	No.
CANARA (SOUTH)	Certainly. Native houses of agency are looked on with suspicion.
CANDEISH	No.
CAWNPORE	No.
CHITTAGONG	No, only when Hoondees get expensive.
CHUMPARUN	No.
COIMBATORE	Only when remittances are intended for Head Quarters of the Circle.
CUDDAPAH	Yes.
CUTTACK	Within the Circle Notes are preferred.
DACCA	No.

Abstract of Answers from Officers in charge of Treasuries,

QUESTION No 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance?*

DARJEELING	... No.
DEHRA DOON	... For remittances to the Station of Office of Issue Notes are preferred.
DEHRA GHAZEE KHAN	No.
DEHRA ISMAIL KHAN	No.
DELHI	... Only when the Hoondce rate of exchange is unfavorable.
DEOGHUR	... No Bankers or Mahajuns here who issue Hoondees.
DHARWAR	.. The Hoondce is preferred because the risk is less.
DHURMSALLA	... No.
DIBROOGHUR	... No.
DINAGEPORE	... Yes.
ETA	... No; Hoondees are safer.
EATWAI	... No.
FEROZEPORE	... It entirely depends on the profits accruing.
FURREEDPORE	... Yes, when there is a premium to be paid for Hoondees.
FURRUCKABAD	... No.
FUTTEHPORE	... No, when money is sent to a place where the sender has no agent, then Notes are used.
FYZABAD	... No.
GANJAM	... No.
GHAAZEEPORE	... They use Hoondees when exchange is in their favor, and Notes when it is against them.
GODAVERY	... No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance?*

GODDA	...	No.
GONDAH	...	Not in this district.
GOOJANWALLAH	...	Yes, except on the Circle Centre.
GOORDASPORE	...	Yes.
GOORGAON	...	No.
GOOJERAT	...	Yes, decidedly.
GORUCKPORE	...	Yes.
GOWALPARAH	...	No, on account of the difficulty in recovering a lost Note.
GOWHATTY	...	Yes, especially by those accustomed to their use.
HAZARA	...	No.
HAZAREEBAUGH	...	No.
HISSAR	...	They very seldom use Notes in preference, unless a profit is to be made.
HOOGHLY	...	Yes.
HOOSHYARPORE	...	No.
HOSHUNGABAD	...	When Hoondees are at a premium, Notes are used.
HUMEERPORE	...	No Shroffs or Bankers here.
HURDUI	...	None do so as yet.
HYDRABAD	...	No.
JALOUN	...	No, on account of the difficulty of cashing them.
JESSORE	...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance ?*

JHANSIE	They would prefer Notes if Government would guarantee duplicates in case of loss.
JHELUM	No.
JHUNG	Yes.
JOUNPORE	No, owing to loss through the Post Office.
JUBBULPORE	No.
JULLUNDUR	Yes, when premium on a Hoondee has to be paid
KAIRA	... At present they do not use the Note.
KANGRA	... No, because a duplicate can be had for a Hoondee.
KISTNA	* ... When Notes were freely cashed, Bankers preferred them to Hoondees.
KOHAT	... No.
KULLADGEE	... No.
KUMAON	... No.
KURNAUL	... When the rate on Hoondees is low, they are preferred to Notes.
KURNOOL	... Yes.
KURRACHEE	... Yes.
LAHORE	... It depends on the state of the money market.
LOHARDUGGA	... Yes, generally.
LOODIANAH	... Only when remitting to Head Quarters of Circles.
LUCKNOW	... Yes, especially for remittance to Head Quarters of Circles.
LULLUTPORE	... Yes, except when remitting to a Native State.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance?*

MADURA	... Yes, because payment is made on demand.
MALABAR	... No reply.
MALDAH	... No reply.
MAUNBHOOM	... They prefer Notes.
MARTABAN	... No Notes.
MEERUT	... It depends on the state of the market.
MERGUI	... They prefer to send hard cash.
MIDNAPORE	... Yes, decidedly.
MIRZAPORE	... No.
MOHUMDEE	... No, they do not.
MONGHYR	... No, not as a rule.
MONTGOMERRY	... No.
MOORSHEEDABAD	... They prefer the Supply Bills issued at <i>par</i> by this Treasury for sums above Rs. 300.
MORADABAD	... No; duplicates can be had for Hoondees.
MOULMEIN	... I think not.
MOZUFFERGHUR	... No.
MOZUFFERNUGGUR	... It depends on the state of the market.
MUTTRA	... Not generally.
MYANUNG	... Notes not current.
MYMENSING	... No. Great facilities are given for the recovery of lost Hoondees

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance?*

MYNAGOREE	... No.
MYNPOOREE	... No.
NELLORE	... No Notes are available, and when they are, Shroffs prefer Hoondees.
NOWGONG	... No.
NUDDEA	... Yes, generally speaking.
OOMRAWETTEE	... No ; Notes are often lost in transit.
OONAO	... No.
PAKOUR	... No reply to this question.
PATNA	... No reply.
PERTABGURH	... No reply can be furnished.
24-PERGUNNAHS	.. It depends on the state of the market.
PESHAWUR	.. Yes, but the Supply Bill is preferred to either.
POONA	.. No.
PURNABH	... | Yes.
PURNEAH	... No.
RAIPORE	... In large towns, not in small ones.
RAJMAHAL	... | No.
RAJSHAHYE	... No.
RAMREE	... No Shroffs or Bankers.
RANGOON	... Both are hardly known, so it is difficult to say which has the preference.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance?*

RAWUL PINDEE	No, because duplicates can be had for Hoondees.
ROORKEE	No reply.
ROY BAREILLY	No.
RUTNAGHERRY	No.
SAHARUNPORE	No, owing to risk in transit.
SALEM	Hoondees are preferred.
SANDOWAY	No, because duplicates can be had for Hoondees.
SARUN	Yes.
SATTARA	Collector says "no;" Supernumerary Assistant Collector says "yes."
SAUGOR	No.
SEALKOTE	No, they prefer Notes, unless Hoondees are at a discount.
SEEBSAUGUR	No, because a Note easily miscarries.
SEETAPORE	No.
SHAHABAD	It depends on the state of the market.
SHAJEHANPORE	No, on account of insecurity.
SHAHPORE	No.
SHIKARPORE	No.
SIMLA	No.
SINGBHOO	Notes are used out of necessity.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondees for purposes of remittance ?*

SIRSA	No.
SULTANPORE	No reply.
SURAT	No ; duplicates can be had for Hoondees.
SYLHET	Yes, so say all the merchants I have asked.
TANJORE	No, from fear of loss.
TANNA	No.
TAVOY	No reply to this question.
TENASSERIM	Not at present.
THAYET MYO	No Shroffs or Bankers here.
TINNIVELLY	Yes, when readily convertible.
TIPPERAH	... No.
TIRHOOT	... No, on account of the difficulty in recovering a lost Note.
TOUNGOO	... No reply.
TRAVANCORE & COCHIN	(Cochin) no ; (Travancore) hardly any preference one way or other.
TRICHINOPOLY	... Hoondees are used when procurable.
UMBALLA	.. Yes, generally.
VIZAGAPATAM	... No.
WOON	... No Paper Currency.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 14. *If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?*

AGRA	To the Accountant General, North-West Provinces; money could be obtained by rail or road.
AHMEDABAD	From Kaira 24 miles distant, from Surat 140 miles, from Bombay 306 miles.
AHMEDNIGUR	This is not likely to happen; if it did, the Head Accountant in Bombay would send us money from Poona, Candeish, or Bombay, 70 miles of road.
AJMER	From Agra 210 miles off; about 15 days' march by road.
AKYAB	Communication by Steamer from Calcutta, Chittagong, and Rangoon; by dâk boat from Kyauk Phyoo and Sandoway.
ALLAHABAD	Not applicable to the Head Quarter Station of a Circle of Issue.
ALLYGURH	From Agra, Delhi, Meerut, Cawnpore, Etawah; all except Meerut are on the line of rail; application would be made through the Accountant General.
ARCOT (NORTH)	From the Madras Bank; District Treasury 18 miles from the line of rail.
ARCOT (SOUTH)	No railway, but a good road to Madras, six days' journey; application would be made to the Accountant General at Madras.
AZIMGURH	Silver could be got from the neighbouring treasuries in five or six days; application would be made to the Accountant General, Allahabad.
BACKERGUNGE	To Dacca or Bhullooah; the silver could come by water.
BALASORE	Silver could be obtained per Government Brig <i>Orissa</i> from the Calcutta Mint; also by carts from Midnapore, 75 miles distant; but we never allow the silver reserve to run too low.
BANCOORAH	... I should apply to Calcutta, as this is only 30 miles from Raneegunge.
BANDA	... Silver could be obtained from Futtehpore, distant 48 miles, with a pukka road; or Hameerpore, distant 36 miles; application would be made to the Accountant General.
BARHAT	... Silver could be obtained from Gondah, 44 miles, or Lucknow, 72 miles; good roads to both places.
BAREILLY	No reply.
BASSEIN	No rail, no road, boat communication; application would be made to Ramgoori.
BEERBHOOM	Rail to Calcutta; application would be made to the Accountant General.
BELGAUM	Vingorla is the nearest treasury, reached partly by rail, and partly by road; application would be made to Her Majesty's Treasury, Bombay.
BELLARY	The nearest stations with treasuries are Bangalore, Cuddapah, and Kurnool; to the two first there are railways from the Presidency, but none to this station; application would be made to the Accountant General; silver sent by cart takes from 10 to 15 days.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 14. *If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?*

BENARES	..	From Goruckpore, Jounpore, and Azimghur ; application to be made to the Accountant General.
BHAUGULPORE	..	Application to be made to the Accountant General, Calcutta, between which and Bhaugulpore there is a line of rail.
BIJNORE	..	No reply.
BOGRAH	..	From Rungpore 72 miles; Dinagapore about the same distance ; these are connected with Bograhi by good country roads.
BOOLUNDSHUHUR	..	To Meerut, 40 miles distant, good road, or to Allyghur ; by rail to Allyghur is 40 miles from Boolundshuhur.
BUDAON	..	To the Divisional Treasury, or the Rohilkund Trunk Road ; application would be made to the Accountant General. Such a contingency as that suggested has never occurred.
BULLOOAH	..	I should apply to the neighbouring Treasuries.
BUNNOO	..	Application to be made to the Accountant General, Punjab.
BURDWAN	...	I should apply to the Maharajah of Burdwan, who has to pay about 50 lakhs of Rupees yearly to this Treasury.
CACHAR	...	From Sylhet no rail or road, but a river.
CANARA (NORTH)	...	From Talook Treasuries, and, failing that, by Steamer from Bombay.
CANARA (SOUTH)	...	Steamers ply between this Coast and Bombay, and there is rail from Madras to Bepore.
CANDEISH	...	The railway is 35 miles from the Sudder Treasury at Dhoolia ; Bombay is the nearest Treasury.
CAWNPORE	...	From Agra, Allahabad, Humeerpore, Furruckabad ; application would be made to the Accountant General, North-Western Provinces. Such a contingency has never occurred.
CHITTAGONG	...	I would telegraph to the Accountant General, Bengal ; silver could be got from Bulloeah and Tipperah ; good roads to both.
CHUMPARUN	...	Thirhoot or Sarun, 50 or 60 miles distant by road ; application to be made to the Accountant General.
COIMBATORE	...	Application would be made to the Accountant General.
CUDDAPAH	...	The district is connected with Madras by a railroad ; silver could be got from the Bank of Madras.
CUTTACK	...	Pooree is about 50, and Balasore 100 miles by road ; silver could be got from Calcutta by sea in about five days.
DACCA	...	There is a weekly communication by rail and steamer between Dacca and Calcutta.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 14. *If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?*

DARJEELING	...	There are no facilities, as the nearest Treasury is 140 miles off.
DEHEA DOON	...	From Mozuffernuggur a good road, except through the Mohun Pass; application would be made to the Accountant General, North-West Provinces.
DEHRA GHAAZEE KHAN		Application would be made to the Head Office at Lahore, but such a contingency has never occurred.
DEHRA ISMAIL KHAN		We could telegraph to Lahore, but facilities are very indifferent.
DELI	...	The demand in case of a panic here would be overwhelming.
DEOGHUR		From Bhaugulpore 64 miles, or from Sooree 80 miles.
DHARWAR		In case my silver was to run low, I should apply to Karwar, Kulladgee, or Belgaum. There is no rail near this.
DHURMSALLA	...	Currency Notes are not cashed when silver is low.
DIBROOGHUR		I apply to the Accountant General.
DINAGEPORE		No railway facilities; Rungpore is 40 miles off; application would be made to the Accountant General.
ETA		From Allahabad, rail to Shekoabad, from that a good road of 35 miles; application would be made to the Accountant General.
ETAWAH		Application would be made to the Accountant General.
FEROZEPORE		From Loodianah, Umballa, Hissar, or Delhi; application would be made to the Accountant General. The case supposed could never happen.
FURREEDPORE		From Dacca; boat communication.
FURRUCKABAD		From Shajehanpore, Mynpoorie, Etawah, Cawnpore, distant, respectively, 40, 45, 63, and 86 miles, connected by good roads.
FUTTEHPORE		Every facility by rail and road; application would be made to the Accountant General, North-Western Provinces.
FYZABAD		In seven days from Lucknow, distant 80 miles.
GANJAM		By coasting Steamers from wherever the Accountant General could spare silver.
GHAAZEEPORE		Application would be made to the Accountant General, Allahabad, 122 miles by rail.
GODAVERY		From Madras, Vizagapatam, Masulipatam, and Ganjam by sea.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 14.	<i>If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?</i>	
GODDA	From Bhaugulpore, one day's journey.	
GONDAN	From Fyzabad, 28 miles distant, a good road.	
GOOJRAWALLAH	...	From Lahore, 38 miles on the Trunk Road.
GOORDASTORE	...	Application would be made to the Deputy Accountant.
GOORGAON	...	From Delhi, 20 miles distant.
GOOJERAT	...	To the Lahore Treasury, silver could come by Bullock Train in four or five days.
GORUCKPORE	...	No facilities, I must first apply to the Accountant General; the nearest Treasury is Azingurh; silver would take at least three days in coming.
GOWALPARAH	...	The Treasury Officer applies to the Accountant General to send a remittance from the nearest Treasury.
GOWHATTY	...	Scarcely any facilities to any place.
HAZARA	...	From Rawul Pindee there is a good camel and cart road to Hazara.
HAZAREEBAUGH	...	Application must be made to Accountant General; nearest railroad is 80 miles off; roads good.
HISSAR	...	To Rohtuck or Sirsa, 55 miles off; application must be made to the Accountant General, Lahore.
HOOGHLY	...	To the General Treasury, Calcutta; rail all the way.
HOOSHYARPORE	...	To the Jullundur Treasury, distant 24 miles, by cart road.
HOSHUNGABAD	...	The Tehseels are indented on for cash; if they have none to spare, then application is made to the Accountant General, Central Provinces; no rail, and not good roads.
HUMEERPORE	...	This has never occurred; if it did, application would be made to the Accountant General, North-Western Provinces.
HURDUI	...	This can hardly ever occur.
HYDRABAD	...	The Scind Railway. I would apply to the Kurrachee Treasury.
JALOUN	...	To Cawnpore, 70 miles by the Imperial Road.
JESSORE	...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 14. *If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?*

JHANSIE	...	To Jaloun or Lullutpore : no rail, no good roads ; application would be made to the Accountant General, North-Western Provinces.
JHELUM	...	To the nearest Treasury ; we have the Trunk Road ; application would be made to the Accountant General.
JHUNG	...	Mooltan is the nearest Treasury, 100 miles off ; the silver would be brought on camels.
JOUNPORE	...	A metalled road between this, Azimgurh, Benares, and Allahabad, and railway from Benares to Mirzapore, Allahabad, and Zumanca ; on application, the Accountant General would order one of these Treasuries to remit us money.
JUBBULPORE	...	The Accountant General would provide funds from the nearest Treasury, or failing this, authorize issue of Supply Bills on Calcutta.
JULLUNDUR	...	The Accountant General would order the Treasuries of Loodianah and Hooshyarpore to send me a remittance. The rail affords no facilities as yet.
KAIRA	...	To Bombay, and get silver up by rail ; the Treasuries of Ahmedabad and Surat are connected by rail with this Zillah. The silver reserve can never run low.
KANGRA		This is a very out-of-the way District, Hooshyarpore and Goordaspore being the nearest Treasuries.
KISTNA	...	To the adjoining Godavery District, connected by navigable canals with this.
KOHAT	...	No answer required. We advertise the quantity of silver and Notes available for each month.
KULLADGEE	...	To the nearest Collectorate, 70 miles by road. There is no chance of our silver reserve running low.
KUMAON	...	No facilities ; nearest railway Allygurh, by road to Bareilly and Moradabad.
KURNAUL	...	To the Delhi Treasury, on the Grand Trunk Road.
KURNOOL	...	No aid from other Treasuries is required, as a sufficient fund is reserved for local expenditure,
KURRACHEE	...	The contingency alluded to could not occur here.
LAHORE	...	No such contingency would occur here, as we have seven lakhs of Rupees in the Treasury, and if that ran low, we have Umritsur, Montgomery, and Mooltan to apply to.
LOHARDUGGA	...	To the Hazareebaugh or Maunbhoom Treasuries ; application being made to the Accountant General.
LOODIANAH	...	Our facilities by rail and road are sufficiently known ; after sanction we could be reinforced from the Delhi Treasury.
LUCKNOW	...	Application would be made to the Accountant General, and he would arrange matters. Such a contingency could not occur.
LULLUTPORE	...	To Jhansie ; on sanction of the Accountant General, North-Western Provinces, the silver would come in country carts over a fair road.

Abstract of Answers from Officers in charge of Treasuries

QUESTION No. 14. *If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?*

MADURA	... To Trichinopoly, about 85 miles of good road; there is rail from Trichinopoly to Tanjore.
MALABAR	... No reply.
MALDAH	... No reply.
MAUNBHOOM	... To Calcutta, being only about 50 miles from the railway.
MARTABAN	... To Rangoon or Moulmein.
MEERUT	... On application to the Accountant General, he would order the neighbouring Treasuries to supply us; the railway will shortly be completed.
MERGUI	... No Paper Currency here.
MIDNAPORE	... Very poor; treasure comes by Steamer, or by metalled road from Calcutta, in three weeks from date of indent.
MIRZAPORE	... On application the Accountant General would supply our wants either by rail or road.
MOHUMDEE	... To Scetapore or Lucknow; rail to Cawnpore, and Trunk Road to Lucknow; if I had time, I would apply to the Accountant General, Allahabad.
MONGHYR	... Monghyr is on the line between Calcutta and Delhi; I should apply first to the Accountant General.
MONTGOMERY	... By rail from Lahore Currency Office.
MOORSHEDABAD	... To Calcutta, time of transit 24 hours.
MORADABAD	... To Meerut and Bareilly, a road to each.
MOULMEIN	... Not applicable here.
MOZUFFERGHUR	... To Mooltan Treasury.
MOZUFFERNUGGUR	... To Meerut and Roorkee, by Grand Trunk Road; to Seharunpore by a bad road; they are all the same distance from here, viz., 35 miles. The case supposed is not likely to occur.
MUTTRA	... To Shajchanpore or Burdwan no rail; time before we could get silver about four days.
MYANUNG	... Notes not current.
MYMENSING	... This Treasury is a surplus one, constantly receiving large payments from other Treasuries, so it is not likely to run short.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 14.	<i>If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?</i>
MYNAGORE	... On application the Accountant General would order me silver from the nearest Treasury; Rungpore is four days' march from this.
MYNPOOREE	... From Allahabad silver could come within 36 miles by rail. The supposed case could never occur here.
NELLORE	... It is not likely that silver reserve will run low here.
NOWGONG	... Silver can be brought by Steamer from Jeypore or Gowhatty; from the first in a few hours; from the second in two or three days; from Calcutta in eight or ten days.
NUDDRA	... This is the most practical question. I wish the Commission would move Government to order the Bank of Bengal or the Alipore Treasury to honor the Collector's drafts for silver.
OOMRAWUTTEE	... Great facilities, as this station is only six miles from Budneira, from which there is rail to Bombay, where I should apply in case of need.
OONAO	... To Cawnpore, 10 miles, Lucknow 39; a pukka road to both places, and there will soon be a railroad.
PAKOUR	... If my silver run short, I should apply to the Accountant General, Calcutta, and get a supply by rail.
PATNA	... No reply.
PERTABGURH	... Sultanpore, 26 miles from this on a metalled road.
24-PERGUNNAHS	To the Sudder Treasury, 24-Pergunnahs; application would be made to the Accountant General.
PESHAWUR	To Rawul Pindie or Lahore, distant, respectively, 91 and 271 miles, a cart road; application would be made to the Accountant General, Lahore.
POONA	Application would be made to the Accountant General, Bombay; there is a railroad between the two places.
PUBNAH	To Bank of Bengal, Calcutta; silver could be sent by rail to Kooshtea.
PURNEAH	To Accountant General, Calcutta; silver could be sent from Calcutta in 48 hours.
RAEPORE	No facilities by rail, but always a reserve to fall back in the Tehseel and subordinate Treasuries.
RAJMAHAL	To Calcutta or Haugulpore by rail.
RAJSHAHYE	Application would be made to the Accountant General; silver could come by rail or steamer from Calcutta to Azingunge, thence by carts.
RAMREE	To the Akyab Treasury.
RANGOON	Not applicable to British Burmah.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 14.	<i>If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?</i>	
RAWUL PINDEE	...	To the Accountant General, Lahore ; silver could come by Horse Vans in 20 hours.
ROORKEE	...	No reply.
ROY BAREILLY	...	Application would be made to the Accountant General ; silver could come from Pertabgurh (53 miles cutcha road). My issues of Notes have always exceeded my receipts.
RUTNAGHERRY	...	No facilities whatever ; Steamers, however, ply between this and Bombay for eight or nine months in the year, and we must trust to these.
SAHARUNPORE	...	To Mozuffernuggur or Bijnore ; application must be made to the Accountant General, Allahabad.
SALEM	...	Our reserve is never allowed to run too low.
SANDOWAY	...	By Steamer to Akyab or Kyook Phyoo.
SARUN	...	Application must be made to the Accountant General ; supplies could come by rail from Calcutta <i>via</i> Shahabad.
SATTARA	...	The Poona Treasury is within easy reach, but the case is not likely to occur.
SAUGOR	...	No facilities ; Jubbulpore is the nearest Treasury, but no silver could reach us for six or seven days, but the case contemplated must be foreseen for many days.
SEALKOTE	...	No facilities by rail, road not very good ; application must be made to the Accountant General.
SEESGAUR	...	I must allow two months to get a remittance from Calcutta by Steamer.
SEWAPORE	...	Application must be made to the Accountant General, and a remittance solicited ; this would occasion three or four days' delay.
SHAHABAD	...	Application must be made to the Accountant General ; silver can easily be sent by rail.
SHAJEHANPORE	...	Application must be made to the Accountant General ; silver could come from Bareilly or Furruckabad in 30 hours.
SHAHPORE	...	No chance of this occurring.
SHIKARPORE	...	To Kurrachee ; rail from Kurrachee to Kotree ; Steamer thence to Sukkur, 24 miles from Shikarpore.
SIMLA	...	To Umballa or Lahore ; application must be made to the Accountant General.
SINGBHOOM	...	To Midnapore or Ranchee ; cart roads to both places.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 14.

If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply ?

SIRSA	To Ferozepore or Hissar, a railroad to both places ; application would be made to the Accountant General.
SULTANPORE	No reply.
SURAT	To the General Treasury ; a railway between the places : my reserve of silver could never run low.
SYLHET	To Dacca ; silver could come by water in about 15 days.
TANJORE	To Trichinopoly ; a railway between the places.
TANNA	To the Bank of Bombay ; a railway between the places.
TAVOI	No reply to this question.
TENASSERIM	No rails or roads here ; communication kept up by Steamers ; application would be made to Rangoon.
THAYET MYO	To the Accountant General, Rangoon ; Steamer takes seven days.
TINNIVELLY	To Madura or Travancore ; application must be made to the Accountant General.
TIPPERAH	To Dacca, 32 miles of road, the rest by water, or Chittagong, 93 miles, a good road. There is always a superabundance of cash here.
TIRHOOT	Application would be made to the Accountant General, who would order the neighbouring Treasuries to reinforce us.
TOUNGOO	No reply.
TRAVANCORE & COCHIN	(Cochin) not applicable ; (Travancore) this applies to the Residency Treasury.
TRICHINOPOLY	To Tanjore ; silver could come by rail.
UMBALLA	To Lahore ; silver would arrive in four days ; application would be made to the Accountant General.
VIZAGAPATAM	Application must be made to the Accountant General ; Collector's Treasury is under the same roof.
WOON	When the rail to Bombay is open, every facility will be afforded.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 15 & 16.

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with ; if so, what reasons have been assigned for the refusal to comply with your indents ?

AGRA	...	Never been refused, but there is scarcely any demand for Paper money.
AHMEDABAD	...	Never, because there is no demand for Notes here.
AHMEDNUGGUR	...	No.
AJMERE	...	No supply is kept at Ajmere; indent, therefore, cancelled.
AKYAB	...	These questions do not apply to this Treasury.
ALLAHABAD	...	Not applicable to Allahabad.
ALLYGHUR	...	My indents were once or twice cut down, and I was instructed not to issue Notes for remittance purposes.
ARCOT (NORTH)	...	Never.
ARCOT (SOUTH)	...	Once an indent was not complied with owing to the stock in the Madras Bank being low, but no inconvenience was felt.
AZIMGURH	...	Never.
BACKERGUNGE	...	On one occasion this was the case, and the Accountant General said it was not convenient to make remittance from the Treasury.
BALASORE	...	Not to my knowledge.
BANCOORAH	...	Never, I always pay dues from the Treasury in cash.
BANDA	...	Never.
BARATICH	...	Our indents have always been promptly complied with.
BAREILLY	...	No reply.
BASSEIN	...	No.
BEEBHOOH	..	Once, when an indent was only partially complied with ; no reason was given.
BELGAUM	..	Never.
BELLARY	..	On one occasion my indent was not fully complied with, because it appeared that the Notes were used wholly for remittance to Madras.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 15 & 16.

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with ; if so, what reasons have been assigned for the refusal to comply with your indents ?

BENARES	Never.
BHAUGULPORE	Never.
BIJNORE	No reply.
BOGRAH	Because this is an out-of-the-way Treasury, and difficult of access, and also that our cash balances are so large that we should rather cash Notes, though this is forbidden by Treasury Rules.
BOOLUNDSHUHUR	Never.
BUDAON	Our indents have always been complied with.
BULDOAH	Yes, because Notes are not available.
BUNNOO	... ! Never.
BURDWAN	.. I have never indented for Notes, as my daily receipts are more than sufficient.
CACHAR	.. Never any great demand for Notes.
CANARA (NORTH)	.. Our indents have been modified with reference to orders of Government of India concerning issue and demands.
CANARA (SOUTH)	.. Notes above the value of Rs. 100 have sometimes been refused, because they were only used for remittance.
CANDEISH	.. There has been no run in this Treasury.
CAWNPORE	.. Our indents are always complied with.
CHITTAGONG	.. Generally, I have quite as many Notes as I require. Once I asked for small Notes, and was told to refer applicants to the Money Order Office.
CHUMPARUN	... The reasons for not complying with indents are various; that it is inconvenient to send them; that Notes are intended for circulation and not remittance; that they cannot be supplied for the convenience of the public, &c.
COIMBATORE	... Not lately.
CUDDAPAH	... Never.
CUTTACK	... Yes, because Notes would be chiefly used for remittance purposes, and that it was not desirable to increase the cash balances by further supply.
DACCA	... The Agent of the Bank states that indents have always been complied with.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS. Nos. 15 & 16.	<i>Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with; if so, what reasons have been assigned for the refusal to comply with your indents?</i>
DARJEELING ...	No absolute refusal, but occasionally delay.
DEHRA DOON ...	I have never been refused.
DEHRA GHAAZEE KHAN	Never.
DEHRA ISMAIL KHAN	Never.
DELHI ...	The Issue Department at Lahore has not lately supplied us with Notes.
DEOGHUR ...	Not as yet been refused.
DIHARWAR ...	My indents have been complied with.
DIHURMSAILA ...	Never.
DIBROOGHUR ...	My indent for Notes has never been complied with.
DINDGEPORE ...	Inability to do so or no necessity are the reasons given for the repeated non-compliance of my indents.
ETA ...	Never, because of the small demand.
ETAWAH ...	Never.
FEROZEPORE ...	There has been delay on account of Notes of the required denominations having run short at the head-quarters.
FURREEDPORE ...	This has happened once or twice, and the reason given was that the cash balance was sufficiently large.
FURRUCKABAD ...	Our indents have always been met.
FUTTEHPORE ...	I have never been refused an indent.
FYZABAD ...	On one occasion this Treasury could not meet the demand for Notes owing to the Allahabad Circle's balance being low.
GANJAM ...	Under existing rules our Notes are waste paper.
GHAAZEEPORE ...	Never.
GODAVERY ...	I have always too many Notes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 15 & 16.

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with; if so, what reasons have been assigned for the refusal to comply with your indents?

- GODDA ... I have often been asked for Notes, but I am not allowed to keep them.
- GONDAL ... My indents have been promptly met.
- GOOJANWALLAH ... Indents speedily complied with.
- GOORDASPORE ... Never.
- GOORGAON ... Never.
- GOOJERAT ... Never, the demand for Notes has been small.
- GORUCKPORE ... Yes, there was a delay last year, and demands for Notes had to be refused; no reason was given.
- GOWAPLARA ... Never.
- GOWHATTY ... I have never been refused.
- HAZARA ... The Treasury has never yet failed to meet the demand for Notes.
- HAZAREEBAUGH ... I have never met with any difficulty.
- HISSAR ... Never.
- HOOGLY ... Yes, not because its indents were not complied with, but owing to the exhaustive indents on it by the Accountant General.
- HOOSHYARPORE ... No.
- HOSHUNGABAD ... Yes, the reason given was that there was not a sufficient supply of large Notes at Head Quarters.
- HUMERPORE ... No.
- HURDUI ... The stock in hand has always been ample.
- HYDRABAD ... No.
- JALOUN ... Our stock of Notes is always ample.
- JESSORE ... No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 15 & 16.

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with ; if so, what reasons have been assigned for the refusal to comply with your indents ?

JHANSIE	Indents always complied within time.
JHELMUM	Never.
JHUNG	Yes, no reasons were given, though I have heard that one of the causes was said to be a want of safe transmission.
JOUNPORE	Never.
JUBBULPORE	Occasionally we were unable to meet the demand, but never, I believe, owing to our indents having been refused.
JULLUNDUR	Yes, no reasons have been assigned.
KAIRA	... No.
KANGRA	My indents have been met only to a limited extent, on account of the discretionary power exercised by the Accountant General.
KISTNA	Never.
KOHAT	No.
KULLADGEE	Never.
KUMAON	No.
KURNAUL	Yes, and I was informed that only a limited quantity of Notes had been received for distribution amongst Punjab Treasuries.
KURNOOL	Never.
KURRACHEE	This difficulty has never occurred here.
LAHORE	Never, the Head Office being next the Treasury.
LOHARDUGGA	Yes, the Collector of Beerbhoom was directed to supply me with Notes, but intimated that he was unable to do so; the Accountant General was informed of this, but no supply was afforded.
LOODIANAH	Yes, twice in 1865 ; no reason was given.
LUCKNOW	Indents are promptly complied with.
LULLUTPORE	There has never been such a demand for Notes that the Treasury could not meet.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 15 & 16.

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with ; if so, what reasons have been assigned for the refusal to comply with your indents ?

MADURA	The Accountant General's instructions deterred the Treasury Officer from indenting for a large number of Notes, though the demand was great.
MALABAR	No reply.
MALDAH	No reply.
MAUNBHOOM	Never at this Treasury. .
MARTABAN	No Notes here.
MEERUT	Yes, the reason given was that Government did not wish Notes to take the place of Supply Bills.
MERGUT	Inapplicable to this Treasury.
MIDNAPORE	No, not for that reason.
MIRZAPORE	There has always been a sufficient stock of Notes.
MOHUNDEE	Never.
MONGHYR	No.
MONTGOMERRY	Our indents have been met.
MOORSHEDABAD	Indents always complied with.
MORADABAD	I have always been able to meet the demand for Notes.
MOULMEIN	No.
MOZUFFERGHUR	No.
MOZUFFERNUGGER	I have always been able to meet the demand.
MUTTRA	Never.
• MYANUNGO	Notes not current.
MYMENSING	My indents have been only partially complied with, and no reasons have been assigned.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 15 & 16.

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with ; if so, what reasons have been assigned for the refusal to comply with your indents ?

MYNAGOREE	Yes, often ; no reason was given.
MYNPOOREE	Never.
NELLORE	Yes, on the ground that Notes were not meant for the purpose of remittance.
NOWGONG	Yes, in October 1864, a demand was made for Notes for small sums.
NUDDEA	Never ; we often remit Notes to the Bank of Bengal.
OOMRAWUTTEE	No indents have been made by this Treasury.
OONAO	This has never been the case.
PAKOUR	I have always been able to meet the demand.
PATNA	No reply.
PERTABGURH	Application was made for Notes on February 2nd, 1866, but as yet no reply has been received.
24-PERGUNNAHS	Never.
PESHAWUR	No inconvenience has resulted from there being no Notes.
POONA	No indents have been made.
PUBNAH	Yes, our indent was refused, because Pubnah was a surplus Treasury.
PURNEAH	No.
RAEPORE	Indents always complied with.
RAJMAHAL	Not on account of indents being refused, but because Notes of large value could not be given when applied for. On one occasion Notes to the extent of Rs. 5,000 were indented for, but only Rs. 1,600 were sent ; the Accountant General said he presumed this would suffice for our requirements at present.
RAJSHAHYE	Yes, the latter part of the question can be answered by Accountant General.
RAMREE	No indents have been made.
RANGOON	Not applicable to British Burmah.

*Abstract of Answers from Officers in charge of Treasuries.*QUESTIONS
Nos. 15 & 16.

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with; if so, what reasons have been assigned for the refusal to comply with your indents?

RAWUL PINDEE	Yes, because I was informed Notes of Rs. 500 and Rs. 1,000 were no longer granted.
ROORKEE	No reply.
ROY BAREILLY	I have always readily received Notes on indent.
RUTNAGHERRY	The demand is so light that I have always been able to meet it.
SAHARUNPORE	All our indents have been complied with.
SALEM	Such has not occurred yet.
SANDOWAY	No indents for Notes have been made.
SARUN	Yes, because indents were evidently made to meet calls for remittance.
SATTARA	No.
SAUGOR	Yes, once, owing to the Notes indented for having arrived later than expected.
SEALKOTE	No, but our indent was once refused, as the balance of preceding month was considered sufficient.
SEESBAUGOR	No.
SEETAPORE	Yes, the Accountant General considered our indent too large for this small Station.
SHAHABAD	We are always kept well supplied.
SHAJEHANPORE	No.
SHAHPORE	No.
SHIKARPORE	The demand for Notes is very limited.
SIMLA	Indents readily complied with.
SINGBHOOM	Yes, but I do not know the reason.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS Nos. 15 & 16.	<i>Has your Treasury been unable to meet the public demand for a Paper Currency in consequence of your indents for Notes not having been complied with ; if so, what reasons have been assigned for the refusal to comply with your indents ?</i>
SIRSA	... Yes, refused, because the demand for Notes exceeded the working balance of the Treasury.
SULTANPORE	... No reply.
SURAT	... No indents ever made.
SYLHET	... Indents always complied with.
TANJORE	... There has been no occasion to make large indents.
TANNA	... There has never been an instance of this.
TAVOY	... No reply to this question.
TENASSERIM	... No indents have been made.
THAYET MYO	... No indents have been made.
TINNIVELLY	... Indents never been refused.
TIPPERAH	... Yes, inconvenience was the only reason given.
TIRHOOT	... Never.
TOUNGGOO	... No reply.
TRAVANCORE & COCHIN	(Cochin) not applicable ; (Travancore) not applicable.
TRICHINOPOLY	... No indent ever made.
UMBALLA	... Constantly ; no reasons given.
VIZAGAPATAM	... No.
WOON	... Paper Currency Act not in force.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17.	<i>What average value does the Government Gold Mohur bear in the Bazzars in your neighbourhood?</i>
AGRA ...	Rs. 15.
AHMEDABAD ...	No Gold Mohurs in circulation.
AHMEDNUGGUR ...	No Government Gold Mohurs.
AJMERE ...	From Rs. 14 to Rs. 15.
AKYAB ...	From Rs. 17 to Rs. 18-8.
ALLAHABAD ...	From Rs. 15-8 to Rs. 15-4.
ALLYGHUR ...	Rs. 15.
ARCOT (NORTH) ...	A 15-Rupce Gold Mohur is sold at 4 annas premium.
ARCOT (SOUTH) ...	From Rs. 15 to Rs. 15-8.
AZIMGURH ...	Rs. 15.
BACKERGUNGE ...	Rs. 15-4.
BALASORE ...	Rs. 15.
BANCOORAH ...	Rs. 16.
BANDA ...	Rs. 15.
BARAITCH ...	Rs. 15.
BAREILLY ...	No reply.
BASSEIN ...	Rs. 16.
BEERBHOOM ...	Rs. 15-4.
BELGAUM ...	No Gold Mohurs.
BELLARY ...	Rs. 15.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17.	<i>What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood?</i>
BENARES ...	Rs. 14-12.
BHAUGULPORE ...	None in the Bazar; they are sometimes brought from Calcutta, and are bought at Rs. 14-4 to Rs. 15, and are sold at from Rs. 15 to Rs. 16.
BIJNORE ...	No reply.
BOGRAH ...	Rs. 16.
BOOLUNDSHUHUR ...	Rs. 15.
BUDAON ...	Rs. 15-4; seldom in use.
BULLOOAH ..	Rs. 14-8.
BUNNOO ...	No Gold Mohurs here.
BURDWAN ...	From Rs. 15 to Rs. 15-8.
CACHAR ...	From Rs. 15 to Rs. 16.
CANARA (NORTH) ...	From Rs. 15-4 to Rs. 15-8; it is not often met with.
CANARA (SOUTH) ...	From Rs. 15-8 to Rs. 15-10; it is seldom seen.
CANDEISH ...	No Gold Mohurs here.
CAWNPORE ...	Rs. 15.
CHITTAGONG ...	From Rs. 15 to Rs. 15-8.
CHUMPARUN ...	Rs. 15-8.
COIMBATORE ...	Rs. 15-8.
CUDDAPAH ...	From 7 annas to 15 annas in excess of nominal value.
CUTTACK ...	Rs. 15.
DACCA ...	Rs. 15.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17. *What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood?*

DARJEELING	... Almost unknown.
DEHRA DOON	... Rs. 15.
DEHRA GHAZEE KHAN	Generally at par, sometimes at 4 annas premium.
DEHRA ISMAIL KHAN	No circulation here.
DELHI	... From Rs. 15 to Rs. 14-10.
DEOGHUR	... Rs. 15.
DEHARWAR	... Not current here.
DHURMSALLA	... No Gold Mohurs.
DIBROOGHUR	... Not current.
DINAGEPORE	... Rs. 15-6.
ETA	... Rs. 15, because it is bad gold ; to sellers Shroffs give Rs. 14-12.
ETAWAH	... The value fluctuates according to supply and demand.
FEROZEPORE	... Rs. 15.
FURREEDPORE	... Rs. 15-8.
FURRUCKABAD	... From Rs. 14-12 to Rs. 15-4.
FUTTEHPORE	... Rs. 15, but not common or in general use.
FYZABAD	... Said to bear a value of Rs. 15.
GANJAM	... From Rs. 15 to Rs. 15-4.
GHIAZEPORE	... Rs. 15, i. e., the intrinsic value of the gold.
GODAVERY	... Rs. 15-8

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17.	<i>What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood ?</i>
GODDA ...	No reply to this question.
GONDAH ...	Government Gold Mohurs sell at Rs. 14-8 each, and Jeypore ones at Rs. 14-8 each.
GOOJRANWALLAH ...	Government Gold Mohur Rs. 15, sometimes a little more ; Furruckabad one Rs. 20.
GOORDASPORE ...	Rs. 20.
GOORGAON ...	Rs. 14-14.
GOOJERAT ...	The Government Gold Mohur is valued according to weight ; it is not current.
GORUCKPORE ...	Rs. 15.
GOWALPARAH ...	Rs. 16.
GOWHATTY ...	From Rs. 16-8 to Rs. 17.
HAZARA ...	None current.
HAZAREERBAUGH ...	Bought at Rs. 15-8, and sold at Rs. 16.
HISSAR ...	Rs. 16-2, but the price fluctuates very much.
HOOGHLY ...	Not current.
HOOSHYARPORE ...	Not current.
HOSHUNGABAD ...	Not current.
HUMEERPORE ...	Rs. 15-4.
HURDUI ...	Rs. 15.
HYDRABAD ...	From Rs. 15 to Rs. 20.
JALOUN ...	Rs. 15.
JESSORE ...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17.

What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood ?

JHANSIE	...	Between Rs. 15 and Rs. 16.
JHELUM	...	Not current.
JHUNG	...	Not current.
JOUNPORE	...	From Rs. 14 to Rs. 15.
JUBBULPORE	...	Rs. 15.
JULLUNDUR	...	From Rs. 14-12 to Rs. 14-14.
KAIRA	...	It is not current, but sells according to weight.
KANGRA	...	Not procurable here.
KISTNA	...	Rs. 16.
KOHAT	...	Not current.
KUTLADGEE	...	Not current.
KUMAON	...	Rs. 15 to Rs. 15-8.
KURNAUL	...	Rs. 14-14.
KURNOOL	...	Not in use here.
KURRACHEE	...	Rs. 15.
LAHORE	...	Rs. 15.
LOODIANAH	...	Rs. 15.
LUCKNOW	...	Rs. 15.
LULLITPORE	...	Rs. 14-8.
MADURA	...	From Rs. 15-4 to Rs. 15-12.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17. *What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood?*

MALABAR	No reply.
MALDAH	No reply.
MAUNBHOOM	Not current.
MARTABAN	No gold here.
MEERUT	From Rs. 14-14 to Rs. 15.
MERGUI	None current.
MIDNAPORE	At par.
MIRZAPORE	From Rs. 15 to Rs. 15-8.
MOHUMDEE	None current.
MONGHYR	Rs. 15.
MONTGOMERY ...	Rs. 18.
MOORSHEEABAD ...	Rs. 15.
MORADABAD ...	Rs. 15-2.
MOULMEIN ...	None current.
MOZUFFERGHUR ...	From Rs. 10-2 to Rs. 10-3.
MOZUFFERNUGGUR ...	From Rs. 14-13 to Rs. 15.
MUTTRA ...	Rs. 15.
MYANUNG ...	No reply.
MYMENSING ...	Rs. 15-8.
MYNAGOREE ...	None current.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17. *What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood.*

MYNPOOREE	Bought at Rs. 14-14, and sold at Rs. 15-2.
NELLORE	Rs. 15.
NOWGONG	None current.
NUDDEA	About Rs. 15.
OOMRAWUTTEE	None current.
OONAO	From Rs. 15 to Rs. 15-8.
PAKOUR	None current.
PATNA	No reply.
PERTABGURH	None current.
24-PERGUNNAHS	Rs. 14-12, but it fluctuates.
PESHAWUR	Rs. 15.
POONA	Not to be got here.
PUBNAH	Rs. 19.
PURNEAH	Rs. 15-8.
RAEPORE	It passes at par.
RAJMAHAL	Rs. 10-4 to Rs. 10-8.
RAJSHAHYE	Rs. 15-6.
RAMREE	None here.
RANGOON	None here.
RAWUL PINDEE	Rs. 15.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17. *What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood ?*

ROORKEE	No reply.
ROY BAREILLY	Rs. 15.
RUTNAGHERRY	None here.
SAHARUNPORE	Rs. 14-12.
SALEM	Rs. 15-8.
SANDOWAY	Not current.
SARUN	Can be purchased for Rs. 14-8, and sold for Rs. 14-10.
SATTARA	None here.
SAUGOR	Rs. 15.
SEALKOTE	Rs. 15.
SEEBSAUGOR	Not known.
SEETAPORE	Rs.14-15 to Rs. 15.
SHAHABAD	From Rs. 14-8 to Rs. 14-12.
SHAHPORE	Rs. 15.
SHAJEHANPORE	From Rs. 14-12 to Rs.14-14.
SHIKARPORE	Rs. 16.
SIMLA	From Rs. 14-12 to Rs. 15.
SINGBHOO	None here.
SIRSA	Rs. 14-12.
SULTANPORE	... | No reply

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 17. *What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood?*

SURAT	..	Rs. 15.
SYLHET	..	Rarely met with.
TANJORE	..	Rs. 15-4.
TANNA	..	None here.
TAVOI	..	None here.
TENASSERIM	..	There are none here.
THAYET MYO	..	It is only looked on as a curiosity.
TINNIVELLY	..	Rs. 15-8.
TIPPERAH	.	Rs. 15.
TIRHOOT	.	From Rs. 15 to Rs. 16.
TOUNGGOO	.	No reply.
TRAVANCORE & COCHIN		(Cochin) Rs. 15-2; (Travancore) it is rarely seen.
TRICHINOPOLY	.	From Rs. 15 to Rs. 15-8.
UMBALLA	.	Rs. 15.
VIZAGAPATAM	.	Rs. 15-8.
WOON	.	None current.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 18 & 19.

What average value does the English Sovereign bear in the Bazars in your neighbourhood? and what value does the Australian Sovereign bear in ditto?

AGRA	.	Both Rs. 10.
AHMEDABAD	.	Both Rs. 10.
AHMEDNUGGER	.	Something over Rs. 10; it is but little known; the Australian Sovereign is unknown.
AJMERE	.	Both from Rs. 9-8 to Rs. 10-4; few, however, are seen here.
AKYAB	.	Both Rs. 9-12.
ALLAHABAD	.	Rs. 10 for the English, and Rs. 9-10 for the Australian, but neither is much known.
ALLYGURH	.	For the English, Rs. 10-3; no Australian Sovereigns.
ARCOT (NORTH)	.	English Sovereign of Rs. 10 sells at a premium of 3 or 4 annas; the Australian of Rs. 10 at 1 anna premium.
ARCOT (SOUTH)	..	The English, Rs. 10-4; the Australian at Rs. 10.
AZIMGURH	.	English Sovereign Rs. 10; there are no Australian Sovereigns here.
BACKERGUNGE	.	No such coins in this district.
BALASORE	.	English, Rs. 10-2; Australian, Rs. 10; just now, owing to scarcity, both kinds are only worth Rs. 9-8.
BANCOORAH	.	English, Rs. 10-8; no Australian Sovereigns here.
BANDA	..	English, Rs. 10; no Australian Sovereigns here.
BARAITCH	.	No such coins here.
BAREILLY	..	No reply.
BASSEIN	.	English, Rs. 11; Australian, Rs. 10-8.
BEERBHOOM	..	None here of either kind.
BELGAUM	..	English, Rs. 10-5; no Australian Sovereigns are met with here.
BELLARY	..	English, Rs. 10; Australian, Rs. 9-14.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 18 & 19.

What average value does the English Sovereign bear in the Bazars in your neighbourhood? and what value does the Australian Sovereign bear in ditto?

BENARES	Both coins Rs. 9-14.
BHAUGULPORE	English ones are bought for Rs. 9-12 or Rs. 9-14, and sold for Rs. 10 or Rs. 10-4; no Australian.
BIJNORE	No reply.
BOGRAH	No such coins here.
BOOLUNDSICHER	Average value for English, Rs. 10; no Australian.
BUDAON	Both Rs. 10-8.
BULLOAH	Both Rs. 9-12.
BUNNOO	No such coins here.
BURDWAN	English, Rs. 10-1; Australian, Rs. 10-2; neither much in circulation.
CACHAR	No such coins here.
CANARA (NORTH) ...	English from Rs. 10-2 to Rs. 10-3; Australian not known.
CANARA (SOUTH) ..	English from Rs. 10-2 to Rs. 10-6; Australian Sovereigns are generally at par.
CANDERISH ..	No such coins here.
CAWNPORE	English, Rs. 10-2; Australian, Rs. 10-1.
CHITTAGONG	Not current.
CHUMPARUN	Neither current.
COIMBATORE	English, Rs. 10-4; Australian, Rs. 10-2.
CUDDAPAH	English from 5 annas to 10 annas in excess of nominal value; Australian, when gold is scarce, sells from 2 annas to 5 annas in excess of nominal value.
CUTTACK	English, Rs. 10-4; Australian, Rs. 10.
DACCA	Both Rs. 10-3.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS *What average value does the English Sovereign bear in the Bazaars in your*
 Nos. 18 & 19. *neighbourhood? and what value does the Australian Sovereign bear in ditto?*

DARJEELING	... | Neither current.	
DEHRA DOON	... | Both at Rs. 10.	
DEHRA GHAZEE KHAN	At 4 annas premium; they are very scarce.	
DEHRA ISMAIL KHAN	English, Rs. 10-4; no Australian Sovereigns here.	
DELHI	... Both from Rs. 10 to Rs. 10-6.	
DEOGHUR	... Both Rs. 10.	
DHARWAR	... Not current here.	me.
DIURMSALLA	... Neither current.	
DIBROOGHUR	... Not current.	
DINAGEPORE	... None current; one of each was sent to be cashed as an exp Rs. 9-12 was offered.	
ETA	... From Rs. 10-2 to Rs. 10-4; no distinction is made b Sovereigns.	
ETAWAH	... Neither current.	
FEROZEPORE	... English from Rs. 10 to Rs.10-2; no Australians curru	
FURREEDPORE	... Both from Rs. 9-8 to Rs. 9-12.	
FURRUCKABAD	... English from Rs. 10 to Rs. 10-8; Australian abv	
FUTTEHPORE	... Neither current.	
FYZABAD	... English, Rs. 10; no Australian.	
GANJAM	... Both from Rs. 10 to Rs. 10-4. 4 pies more.	
GHAZEEPORE	... Neither current. , Rs. 10-1.	
GODAVERY	... Both Rs. 10-5. dian n urrent.	

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 18 & 19.

What average value does the English Sovereign bear in the Bazaars in your neighbourhood? and what value does the Australian Sovereign bear in ditto?

GODDA	English, Rs. 10-4; no Australian.
GONDAH	Neither current.
FOOJRAWALLAH	English averages from Rs. 10-2 to Rs. 10-4; no Australian.
BORDASPORE	English, Rs. 10; Australian not current.
BOLESAON	Both Rs. 10-1.
BUDAONT	English Sovereigns are in great demand, and are never sold below Rs. 10; there are no Australian Sovereigns here.
BULLOAHORE	Each Rs. 10.
BUNNOO AH	None current.
BURDWAN	Each Rs. 10.
CACHAR	None current.
CANARA (NORTH)	Both are bought at 8 annas discount, and sold at full value.
CANARA (SOUTH)	Both from Rs. 10 to Rs. 10-2.
CANDEISH	English, Rs. 10-2; Australian, Rs. 10-0-6.
CAWNPORE	Both Rs. 10.
CHITTAGONG	Not current.
CHUMPARUN	Neither.
COIMBATORE	English, Rs. 10; Australian not current.
CUDDAPAH	English from 5 when gold is value.
CUTTACK	English, Rs. 10-4; Au
DACCA	Both Rs. 10-3.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 18 & 19.

What average value does the English Sovereign bear in the Bazars in your neighbourhood? and what value does the Australian Sovereign bear in ditto?

JHANSIE	Not current, but value of both Rs. 10.
JHELUM	English, Rs. 10; Australian not current.
JHUNG	English from Rs. 10-4 to Rs. 10-6; Australian not current.
JOUNPORE	Neither known here.
JUBBULPORE	None current.
JULLUNDUR	English from Rs. 10-2 to Rs. 10-3; Australian, Rs. 10-1-6.
KAIRA	English varies with that of Bombay plus 2 annas; Australian the same.
KANGRA	Not current here.
KISTNA	English, Rs. 10-5; Australian, Rs. 10-4.
KOHAT	English, Rs. 10; no Australian.
KULLADGEE	Neither current.
KUMAON	Neither in circulation.
KURNAUL	Both Rs. 10-2.
KURNOOL	English, Rs. 10-6; Australian, Rs. 10-4.
KURRACHEE	Both from Rs. 10 to Rs. 10-4.
LAHORE	English, Rs. 10-3; Australian, Rs. 10-3-6.
LOHARDUGGA	None current.
LOODIANA	English, Rs. 10-4; Australian, 3 or 4 pies more.
LUCKNOW	English Rs. 10-2; Australian, Rs. 10-1.
LULLUTPORE	English, Rs. 9-8; Australian n urrent.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS Nos. 18 & 19.		<i>What average value does the English Sovereign bear in the Bazaars in your neighbourhood? and what value does the Australian Sovereign bear in ditto?</i>
MADURA	..	English, Rs. 10-4; Australian, Rs. 10-2.
MALABAR	..	No reply.
MALDAH	..	No reply.
MAUNBHOOM	..	| Not current.
MARTABAN	..	No gold here.
MEERUT	..	Both at 5 annas premium.
MERGUL	..	English Sovereign not current, though, I believe, its value is Rs. 11; Australian not current.
MIDNAPORE	..	Both at par, <i>i. e.</i> , Rs. 10.
MIRZAPORE	..	Both from Rs. 10 to Rs. 10-2.
MOHUMDEE	..	None current.
MONGHYR	..	Both Rs. 9-14.
MONTGOMERY	..	English, Rs. 10; Australian, Rs. 9.
MOORSHEEDABAD	..	Neither known here.
MORADABAD	..	English at par; Australian not current.
MOULMEIN	..	English Rs. 10 4; Australian Rs. 10.
MOZUFFERGHUR	..	English, Rs. 10; no Australian.
MOZUFFERNUGGUR	..	English, Rs. 10 to Rs. 10-5; no Australian.
MUTTRA	..	Not common here.
MYANUNG	..	No reply.
MYMENSING	..	Both Rs. 10-2.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 18 & 19.

What average value does the English Sovereign bear in the Bazaars in your neighbourhood? and what value does the Australian Sovereign bear in ditto?

MYNAGOREE	... None current.
MYNPOOREE	... English, Rs. 10; Australian not current.
NELLORE	... English, Rs. 10-4; Australian, Rs. 10-1.
NOWGONG	... None current.
NUDDEA	... English, Rs. 10-3; Australian, Rs. 10-2.
OOMRAWUTTEE	... None current.
OONAO	... Not current.
PAKOUR	... No gold.
PATNA	... No reply.
PERTABGURH	... Not in circulation.
24-PERGUNNAHS	... Both Rs. 10, but the value fluctuates.
PESHAWUR	... Both Rs. 10.
POONA	... English, Rs. 10-4; Australian, Rs. 9-14.
PUBNAH	... None here.
PUNEAH	... English, Rs. 9-8; no Australian.
RAEPORE	... None here.
RAJMAHAL	... English, Rs. 10-2 to Rs. 10-4; Australian not known.
RAJSHAHYE	... English, Rs. 10-6; Australian not known.
RAMREE	... None.
RANGOON	... Both at 8 annas premium.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 18 & 19.

What average value does the English Sovereign bear in the Bazars in your neighbourhood? and what value does the Australian Sovereign bear in ditto?

RAWUL PINDEE	English Rs. 10-4; no Australian.
ROORKEE	No reply.
ROY BAREILLY	English, Rs. 10; no Australian.
RUTNAGHERRY	None here.
SAHARUNPORE	English, Rs. 10; Australian, not known here.
SALEM	English, Rs. 10-2 ; Australian, Rs. 10-3.
SANDOWAY	None here.
SARUN	Guineas and Half-Sovereigns (Australian); the former for Rs. 9-10, the latter for Rs. 4-13.
SATTARA	None in use.
SAUGOR	English, Rs. 10; Australian not known.
SEALKOTE	Both Rs. 10.
SEEBSAUGOR	Not known.
SEETAPORE	English, Rs. 10; Australian not in circulation.
SHAHABAD	Both about 1 anna less than their intrinsic value.
SHAJEHANPORE	English from Rs. 10 to Rs. 10-2 ; Australian not known.
SHAHPORE	Both Rs. 10.
SHIKARPORE	English, Rs. 10-4 ; Australian not known.
SIMLA	Both from Rs. 10 to Rs. 10-4.
SINGBHOO	None here.
SIRSA	None here.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 18 & 19.

What average value does the English Sovereign bear in the Bazars in your neighbourhood? and what value does the Australian Sovereign bear in ditto?

SULTANPORE	No reply.
SURAT	English, Rs. 10-2 ; Australian, Rs. 10-0-3.
SYLHET	None here.
TANJORE	English, Rs. 10-4 ; Australian, Rs. 10-1.
TANNA	... | None.
TAVOY	... | English, Rs. 10-8 ; Australians not known.
TENASSERIM	English from Rs. 10-4 to Rs. 10-8 ; Australian, Rs. 10.
THAYET MYO	... | Both Rs. 10.
TINNIVELY	English, Rs. 10-2 ; Australian, Rs. 10-1.
TIPPERAH	None here.
TIRHOOT	English between Rs. 9 and Rs. 10 ; no Australian.
TOUNGGOO	No reply.
TRAVANCORE COCHIN	AND } (Cochin) both Rs. 10 ; (Travancore) both on the average from Rs. 10 to ... } Rs. 10-6.
TRICHINOPOLY	English, from Rs. 10 to Rs. 10-6 ; Australian, from Rs. 10 to Rs. 10-4.
UMBALLA	English, Rs. 10-2 ; Australians, from 6 pics to 9 pics more.
VIZAGAPATAM	Both Rs. 10-4.
WOON	None current.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 20 & 21.

Do you think that the coins above mentioned bear a higher value in Mofussil Bazars than in Presidency Towns, and if so, from what cause?

AGRA	Yes, because they are used as ornaments, and purchased by travellers for long journeys.
AHMEDABAD	Yes, on account of the cost of transit from Presidency Towns, and the profit made on them by dealers in gold.
AHMEDNUGGER	Yes, because gold is more valuable in the Mofussil than in Bombay.
AJMERE	Not as regards Ajmere.
AKYAB	I cannot say.
ALLAHABAD	In the principal Towns where they are known, they certainly bear a higher value.
ALLYGURH	Their value here depends on the selling rate in Calcutta.
ARCOT (NORTH)	Yes, owing to transit charges and merchants' speculation.
ARCOT (SOUTH)	Yes, because there are few of them.
AZIMGURH	Yes, owing to their scarcity.
BACKERGUNGE	No such coins available.
BALASORE	Yes, because goldsmiths find the Sovereign easy to work.
BANCOORAH	Yes, because the English Sovereign is more suited for making into ornaments.
BANDA	Yes, because the remittance charge enhances their price.
BARAITCH	Not current here.
BAREILLY	No reply.
BASSEIN	No definite reply.
BEERBHOOM	I think they would fetch a better price here than in Calcutta, as the demand for them for making into jewellery is considerable.
BELGAUM	On account of their scarcity and risk in transit, these coins always bear a higher value in Mofussil Bazars.
BELLARY	Yes, on account of scarcity and expenses of carriage.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS Nos. 20 & 21.	<i>Do you think that the coins above mentioned bear a higher value in Mofussil Bazzars than in Presidency Towns, and if so, from what cause?</i>
BENARES ...	No.
BHAUGULPORE ...	No, they do not fetch a higher price.
BIJNORE ...	No reply.
BOGRAH ...	I have no means of judging.
BOOLUNDSHUHUR ...	I cannot ascertain.
BUDAON ...	Yes, as gold is much used for Nuzzurs and presents.
BULLOOAH ...	They bear a lower value, because so few appreciate their worth.
BUNNOO ...	I have no opportunity of judging.
BURDWAN ...	Yes, because the Sovereigns are suitable for ornaments.
CACHAR ...	No, because the gold is distrusted on account of the alloy.
CANARA (NORTH) ...	Yes, because imported from Bombay.
CANARA (SOUTH) ...	I presume so on account of their scarcity.
CANDEISH ...	Not known here.
CAWNPORE ...	Yes, because the cost of remittance increases their value.
CHITTAGONG ...	Not current here.
CHUMPARUN ...	They would bear a less value on account of difficulty of conversion.
COIMBATORE ...	Yes, because scarcer.
CUDDAPAH ...	Yes, owing to expense of transit.
CUTTACK ...	Yes, as the supply is limited.
DACCA ...	Yes, because they are scarce.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS Nos. 20 & 21.	<i>Do you think that the coins above mentioned bear a higher value in Mofussil Bazzars than in Presidency Towns, and if so, from what cause ?</i>
DARJEELING ...	I am unable to reply.
DEHRA DOON ...	I do not think they bear a higher value.
DEHRA GHAZEE KHAN	Yes, owing to their scarcity.
DEHRA ISMAIL KHAN	Yes, owing to their scarcity.
DELHI ...	Yes, owing to being manufactured into ornaments.
DEOGHUR ...	No data to go on.
DIJARWAR ...	The coins are not known.
DHURMSALLA ...	If they were in circulation, they would not be sold at a higher value.
DIBROOGHUR ...	No Sovereigns in circulation.
DINAGEPORE ...	I do not think they do.
ETA ...	Yes, partly owing to scarcity, partly to cost of carriage.
ETAWAH ...	No definite reply.
FEROZEPORE ...	Yes, because scarcer.
FURREEDPORE ...	Somewhat higher : purchasers of these coins must make a profit in selling.
FERRUCKABAD ...	Yes, owing to cost of carriage and demand for hoarding and converting into jewellery.
FUTTERPORE ...	I dare say they would fetch a higher price owing to scarcity.
FYZABAD ...	I can give no reply.
GANJAM ...	No, they some times bear a higher value at the Presidency.
GHAZEEPORE ...	No, because the exchange is rare.
GODAVERY ...	Yes, owing to the risk of carriage.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS Nos. 20 & 21.	<i>Do you think that the coins above mentioned bear a higher value in Mofussil Bazzars than in Presidency Towns, and if so, from what cause ?</i>
GODDA	... Yes.
GONDAH	... Sovereigns are unknown here, and I do not know what Gold Mohurs fetch in Presidency Towns.
GOOJANWALLAH	... They vary entirely with the price of gold, though they are very likely cheaper in Presidency Towns, owing to their being more plentiful.
GOORDASPORE	... No.
GOORGAON	... No data for reply.
GOOJERAT	... I do not know.
GORUCKPORE	... Higher, because of cost of carriage.
GOWALPARAH	... None here.
GOWHATTY	... Yes, they are bought up for conversion into jewellery.
HAZARA	... No reply to this question.
HAZAREEBAUGH	... It depends on the richness or poverty of the place; where they are at a premium, it is because it is bought up for jewellery.
HISSAR	... Yes, on account of their scarcity.
HOOGHLY	... Yes, because the supply is more limited.
HOOSHYARPORE	... Yes, because of the risk of transit.
HOSHUNGABAD	... The coins are not yet current.
HUMEERPORE	... The Natives do not prefer European gold to Native gold coins.
HURDUI	... The coins are not known here.
HYDRABAD	... No, because there is no demand for them.
JALOUN	... No, there is no more demand for them in Calcutta.
JESSORE	... No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 20 & 21.

Do you think that the coins above mentioned bear a higher value in Mofussil Bazzars than in Presidency Towns, and if so, from what cause?

JHANSIE	They are generally bought for their full value, owing to the gold being inferior, and the demand for them small.
JHELUM	I am unable to answer this question.
JHUNG	Yes, because they are bought for ornamental purposes, and there is besides the cost of carriage.
JOUNPORE	I cannot say.
JUBBULPORE	The coins are not current.
JULLUNDUR	Yes, on account of their scarcity.
KAIRA	Yes, owing to cost and risk of transport.
KANGRA	If they were in circulation, they would be cashed at par.
KISTNA	Yes, because they are largely sought after owing to the scarcity of gold.
KOHAT	No, the demand is greater in Presidency Towns.
KULLADGEE	No, I think they would bear a lower value.
KUMAON	No.
KURNAUL	Yes, owing to expense of carriage.
KURNOOL	I cannot reply to this question, as these coins are seldom seen here.
KURRACHEE	Yes, because they have to be imported from Presidency Towns.
LAHORE	Yes, owing to their scarcity in the Mofussil.
LOHARDUGGA	I cannot say.
LOODIANAH	Yes, because the greater the demand for gold, the higher the value of the coin, and there is a great demand up-country.
LUCKNOW	Yes, on account of their scarcity in the Mofussil.
LULLUTPORE	I should think their value was higher in the Presidency Towns.

Abstract of Answers from Officers in Charge of Treasuries.

QUESTIONS
Nos. 20 & 21.

Do you think the coins above mentioned bear a higher value in Mofussil Baza rs than in Presidency Towns, and if so, from what cause?

MADURA	Sometimes, as we do not get so many of them as they do in Madras.
MALABAR	No. reply.
MALDAH	No reply.
MAUNBHOOM	Not current.
MARTABAN	No gold here.
MEERUT	... Yes, because the demand is small, and the coins are scarce.
MERGUI	... Yes, because used as ornaments.
MIDNAPORE	... No, because they are not legal tenders. .
MIRZAPORE	... The Gold Mohur bears a higher value in the Mofussil on account of cost of transit.
MOHUMDEE	... Very little sought after in the Mofussil.
MONGHYR	... No.
MONTGOMERRY	... No.
MOORSIEDABAD	... Yes, owing to Shroffs bringing them up here for trade
MORADABAD	... I cannot reply to these questions.
MOULMEIN	... They are better known in Presidency Towns.
MOZUFFERGHUR	... No.
MOZUFFERNUGGUR	... Yes, owing to cost of transit.
MUTTRA	... Yes, because it is scarce in the Mofussil.
MYANUNG	... No reply.
MYMENSING	... Yes, because the variations in gold do not affect the Mofussil.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 20 & 21.

Do you think the coins above mentioned bear a higher value in Mofussil Bazars than in Presidency Towns, and if so, from what cause?

MYNAGOREE	The coins are unknown here.
MYNPOOREE	Yes, because of their scarcity.
NELLORE	Yes, owing to their being imported from the Presidency Towns.
NOWGONG	I cannot reply to this question.
NUDDEA	Yes, owing to cost of importation.
OOMRAWUTTEE	No, they bear a higher value in the Presidency Towns.
OONAO	They bear a lower value, unless there is any sudden demand, when they rise at once.
PAKOUR	No reply to this question.
PATNA	No reply.
PERTABGURH	Not current.
24-PERGUNNAHS	They do, owing to expense of carriage.
PESHAWUR	No, because pure gold is got from Cabul, Bokhara, and Russia.
POONA	No, because they are better known in Bombay.
PUBNAH	No.
PURNEAH	Yes, because of the extortion of the Mahajuns, and the ignorance of the people.
RAEPORE	No.
RAJMAHAL	Yes, because of scarcity of gold.
RAJSHAHYE	Yes, because of scarcity.
RAMREE	None here.
RANGOON	I cannot reply to this.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
NOS. 20 & 21.

Do you think the coins above mentioned bear a higher value in Mofussil Bazars than in Presidency Towns, and if so, from what cause?

RAWUL PINDEE	Yes, owing to scarcity and want of transport.
ROORKEE	No. reply.
ROY BAREILLY	No.
RUTNAGHERRY	No acquaintance with the subject.
SAHARUNPORE	Yes, owing to cost of carriage.
SALEM	Yes, on account of their scarcity.
SANDOWAY	I have no means of judging.
SARUN	I cannot speak with certainty.
SATTARA	I cannot reply.
SAUGOR	No.
SEALKOTE	Yes, owing to scarcity.
SEEDSAUGOR	Not known.
SEETAPORE	Yes, but the cause is difficult to assign.
SHAHABAD	I cannot reply to this.
SHAHPORE	No.
SHAJEHANPORE	Yes, owing to their not being in circulation, and they are valued for hoarding.
SHIKARPORE	Yes, owing to their fitness for hoarding and making ornaments.
SIMLA	Yes, because there are few in circulation.
SINGBHOOB	I cannot reply.
SIRSA	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 20 & 21.

Do you think the coins above mentioned bear a higher value in Mofussil Bazars than in Presidency Towns, and if so, from what cause?

SULTANPORE	...	No reply.
SURAT	...	Yes, owing to cost of carriage.
SYLHET	...	I cannot give a reply.
TANJORE	...	Yes, owing to scarcity.
TANNA	...	None current.
TAVOY	...	These coins are never seen.
TENASSERIM	...	No.
THAYET MYO	...	The public do not appreciate Sovereigns; they like pure gold.
TINNIVELLY	...	I think so, because they are landed at Presidency Towns.
TIPPERAH	...	I have no means of judging.
TIRHOOT	...	I do not know.
TOUNGGOO	...	No reply.
TRAVANCORE COCHIN	AND ... }	(Cochin) yes, owing to cost of carriage; (Travancore) yes, owing to scarcity.
TRICHINOPOLY	...	Yes, owing to scarcity.
UMBALLA	...	Yes, because less procurable.
VIZAGAPATAM	...	Yes, owing to scarcity.
WOON	...	Not current.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 22. *Are the people fond of gold for the purposes of hoarding and circulation?*

AGRA	... For hoarding, because it is not perishable, but not for circulation.
AHMEDABAD	... Yes.
AHMEDNUGGUR	... Yes.
AJMERE	... Yes, for hoarding, as it is less bulky than silver.
AKYAB	... Yes, for hoarding, in the shape of ornaments.
ALLAHABAD	... They hardly know of it as a circulating medium; they hoard it when they can get it.
ALLYGURH	... They like gold for hoarding; a great deal of gold has been used lately in payment of cotton.
ARCOT (NORTH)	... Yes.
ARCOT (SOUTH)	... Yes, for hoarding, not, however, for circulation, as a gold coin cannot be made of a sufficiently low denomination to meet petty trading.
AZIMGURH	... Yes, for hoarding.
BACKERGUNGE	... Yes, for hoarding.
PALASORE	... Not for circulation, but for hoarding.
BANCOORAH	... Generally for hoarding.
BANDA	... Yes, for both purposes.
BARAITCH	... Yes, for both purposes.
BAREILLY	... No reply.
BASSEIN	... They hoard it for ornaments; almost every cultivator of the soil now wears a gold ring.
BEERBHOOM	... For hoarding, not for circulation.
BELGAUM	... Yes, for hoarding and ornaments.
BELLARY	... Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 22. *Are the people fond of gold for the purposes of hoarding and circulation ?*

BENARES	For ornaments, not for hoarding or circulation.
BHAUGULPORE	The people hoard Native coins, not Government ones.
BIJNORE	No reply.
BOGRAH	For hoarding and ornaments. I cannot speak as to circulation.
BOOLUNDSHUHUR	For hoarding, but not for circulation, as the market rate varies considerably.
BUDAON	Yes, especially when going on a journey.
BULLOOAH	For hoarding, not for circulation.
BUNNOO	For hoarding, yes; for circulation, no.
BURDWAN	For hoarding, as in the Mofussil circulation can only be partial.
CACHAR	It is used for ornaments.
CANARA (NORTH)	Some gold is hoarded, but the greater portion is used for ornaments. Sovereigns also circulate.
CANARA (SOUTH)	Gold is used for conversion into jewellery.
CANDEISH	It is hoarded for ornaments.
CAWNPORE	No, they prefer silver.
CHITTAGONG	It is used for hoarding in the shape of jewellery.
CHUMPARUN	They hoard the Gold Mohur.
COIMBATORE	They commit gold to the crucible.
CUDDAPAH	For hoarding.
CUTTACK	Not so much for hoarding as for circulation.
DACCA	Yes, for hoarding and circulation.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 22. *Are the people fond of gold for the purposes of hoarding and circulation?*

DARJEELING	It is converted into ornaments.
DEHRA DOON	... It is used for ornaments, but is not valued for circulation.
DEHRA GHAZEE KHAN	Yes.
DEHRA ISMAIL KHAN	Yes, for hoarding.
DELHI	... It is converted into ornaments and hoarded.
DEOGHUR	The people like the Government gold for circulation, but prefer Indian coins for hoarding.
DIARWAR	For both purposes.
DIURMSALLA	For hoarding and converting into ornaments.
DIBROOGHUR	Yes.
DINAGEPORE	Yes, both for hoarding and circulation.
ETA	They hoard gold, but only in large sums.
ETAWAH	They hoard and melt it.
FEROZEPORE	For hoarding, not for circulation.
FURREEDPORE	For hoarding, not for circulation.
FURRUCKABAD	For hoarding, not for circulation.
FUTTEHPORE	For both.
FYZABAD	For both.
GANJAM	They chiefly hoard it; there is not enough gold for circulation.
GAZEEPORE	They prefer silver for both purposes.
GODAVERY	Yes, gold is always viewed with favor.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 22. *Are the people fond of gold for the purposes of hoarding and circulation?*

GODDA	For both, but chiefly for the latter purpose.
GONDAH	They change silver into gold, as more portable for journeys, pilgrimages, &c.
GOOJRANWALLAH ...	For hoarding.
GOORDASPORE ...	Hoarding, yes ; circulation, no.
GOORGAON	For hoarding.
GOOJERAT	For hoarding, not for circulation.
GORUCKPORE	The people for hoarding ; the Mahajuns for circulation.
GOWALPARAH	For hoarding only.
GOWHATTY	For hoarding, not for circulation.
HAZARA	Yes, if they could get gold they would use it for both purposes.
HAZAREEBAUGH ...	They would hoard if they had the chance.
HISSAR ...	For hoarding.
HOOGHLY ...	For hoarding.
HOOSHYARPORE ...	For both purposes, where available.
HOSHUNGABAD ...	For both purposes.
HUMEERPORE ...	For hoarding, if pure.
HURDUI ...	For hoarding.
HYDRABAD ...	For hoarding.
JALOUN ...	Yes.
JESSORE ...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 22.	<i>Are the people fond of gold for the purposes of hoarding and circulation?</i>
JHANSIE ...	Yes, for hoarding.
JHELM ...	For hoarding.
JHUNG ...	For hoarding.
JOUNPORE ...	Yes, for hoarding.
JUBBULPORE ...	For both purposes.
JULLUNDUR ...	For hoarding.
KAIRA ...	Very.
KANGRA ...	For hoarding, but not for circulation.
KISTNA ...	Yes, for hoarding, circulation, and making jewellery.
KOHAT ...	Tolerably.
KULLADGEE ...	For hoarding.
KUMAON ...	For hoarding.
KURNAUL ...	For hoarding ; it circulates very little at present.
KURNOOL ...	Yes.
KURRACHEE ...	For both purposes.
LAHORE ...	For both purposes.
LOHARDUGGA ...	Not particularly for either.
LOODIANAH ...	For both purposes.
LUCKNOW ...	No, but gold is used for remittance, when the rate is favorable.
LULLUTPORE ...	Little hoarded, and none in circulation.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 22. *Are the people fond of gold for the purposes of hoarding and circulation ?*

MADURA	...	Yes.
MALABAR	...	No reply.
MALDAH	...	No reply.
MAUNBHOOM	...	Yes.
MARTABAN	...	No gold here.
MEERUT	...	Gold Mohurs are used for hoarding and nuzzuranahs.
MERGUI	...	No.
MIDNAPORE	...	For hoarding and slightly for circulation.
MIRZAPORE	...	No.
MOHUMDEE	...	Yes, for hoarding, provided the gold is soft.
MONGHYR	...	For hoarding only.
MONTGOMERY	...	For jewellery, not for circulation.
MOORSHEDABAD	...	For hoarding.
MORADABAD	...	For hoarding.
MOULMEIN	...	For making into ornaments.
MOZUFFERGHUR	...	For hoarding and making into ornaments.
MOZUFFERNUGGER	...	For hoarding.
MUTTRA		For hoarding.
MYANUNG		No reply.
MYANSENSING		For hoarding and making ornaments.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 22.	<i>Are the people fond of gold for the purposes of hoarding and circulation?</i>
MYNAGOREE ...	Gold is hardly known here.
MYNPOOREE ...	For hoarding, not so much for circulation.
NELLORE ...	For hoarding.
NOWGONG ...	No definite reply, formerly people hoarded gold.
NUDDEA ...	For hoarding and making ornaments.
OOMRAWUTTEE ...	Yes, very much so.
OONAO ...	For both purposes.
PAKOUR ...	For hoarding.
PATNA ...	No reply.
PERTABGURH ...	For hoarding.
24-PERGUNNAHS ...	For hoarding.
PESHAWUR ...	For circulation.
POONA ...	For both.
PUBNAH ...	For hoarding.
PURNEAH ...	Yes, but they like silver too; they hoard their money.
RAEPURE ...	For hoarding.
RAJMEHAL ...	For hoarding.
RAJSHAHYE ...	For both.
RAMREE ...	For hoarding.
RANGOON ...	For both.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 22.	<i>Are the people fond of gold for the purposes of hoarding and circulation?</i>
RAWUL PINDEE ...	Merchants for circulation ; the people for hoarding.
ROORKEE ...	No reply.
ROY BAREILLY ...	They turn it into ornaments.
RUTNAGHERRY ...	For hoarding.
SAHARUNPORE ...	For circulation.
SALEM ...	Yes.
SANDOWAY ...	They turn it into ornaments.
SARUN ...	They hoard it for making jewellery.
SATTARA ...	Yes.
SAUGOR ...	For hoarding.
SEALKOTE ...	For circulation.
SEEDSAUGOR ...	For hoarding and conversion into ornaments.
SEETAPORE ...	Yes, decidedly.
SHAHABAD ...	Decidedly for hoarding.
SHAHPORE ...	For hoarding.
SHAJEHANPORE ...	For hoarding.
SHIKARPORE ...	See answer No. 20.
SLMLA ...	I think they are.
SINGBHOM ...	For jewels and ornaments, not for hoarding or circulation.
SIRSA ...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 22.	<i>Are the people fond of gold for the purposes of hoarding and circulation.</i>
SULTANPORE	... No reply.
SURAT	... For neither ; it is made into jewellery.
SYLHET	... For making ornaments.
TANJORE	... For both purposes.
TANNA	... Yes, for hoarding.
TAVOY	... For hoarding.
TENASSERIM	... For making jewellery.
THAYET MYO	... For hoarding, if pure.
TINNIVELLY	... Yes.
TIPPERAH	... For hoarding.
TIRHOOT	For hoarding pure gold, but not alloyed coin.
TOUNGGOO	No reply.
TRAVANCORE AND COCHIN	... } (Cochin) for trading and circulation ; (Travancore) for hoarding, if pure.
TRICHINOPOLY	... For both.
UMBALLA	For both.
VIZAGAPATAM	Certainly.
WOON	For hoarding.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 23.

Would the Natives like a Gold Currency?

AGRA	Yes, it would be very popular.
AHMEDABAD	Yes.
AHMEDNUGGUR	Yes.
AJMERE	They prefer gold to Currency Notes, but Native Bankers deprecate all change.
AKYAB	Yes, if gold were made a legal tender.
ALLAHABAD	Natives of average intelligence think "it would be a good thing."
ALLYGURH	The Natives I have consulted seem indifferent.
ARCOT (NORTH)	Yes.
ARCOT (SOUTH)	Yes, they understand a Gold Currency, and gold is bulky than silver.
AZIMGURH	Yes, particularly if made of pure Indian gold.
BACKERGUNGE	Yes, it would be a great blessing to the country.
BALASORE	It would be difficult at first to introduce, but Natives would soon find out its convenience.
BANCOORAH	Much of a gold coinage would be absorbed for ornaments.
BANDA	Yes.
BARAITCH	Yes, it would be very popular.
BAREILLY	No reply.
BASSEIN	No doubt they would.
BEERBHOOM	Yes, a good deal of the gold coin at first would be absorbed.
BELGAUM	Yes.
BELLARY	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 23.

Would the Natives like a Gold Currency ?

BENARES	No, the least abrasion would cause the coin to be sold at a discount.
BHAUGULPORE	... | Yes.
BIJNORE	No reply.
BOGRAH	Yes, if the coins were small in value.
BOOLUNDSHUHUR	Yes, because gold is easier to hide, and more convenient in carriage.
BUDAON	Yes.
BULDOAH	No, because the price of gold fluctuates.
BUNNOO	The mercantile classes would.
BURDWAN	I think they would, but the use of gold in ordinary transactions will be a work of time.
CACHAR	If of perfectly pure metal, yes.
CANARA (NORTH)	All answer in the affirmative.
CANARA (SOUTH)	It would be a great convenience.
CANDEISH	Yes.
CAWNPORE	No.
CHITTAGONG	Yes, but I am afraid it would be largely melted.
CHUMPARUN	Impossible to say.
COIMBATORE	It would be most acceptable, but at first would disappear very fast.
CUDDAPAH	Merchants would, but the majority of the people would not.
CUTTACK	I believe they would.
DACCA	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 23.

Would the Natives like a Gold Currency?

DARJEELING	... | I think they would.
DEHRA DOON	It would be of use, but hardly popular in this district, as the people are not wealthy.
DEHRA GHAAZEE KHAN	Yes.
DEHRA ISMAIL KHAN	Yes, but it would soon be withdrawn from circulation.
DELHI	... | It is a <i>sine quâ non</i> .
DEOGHUR	... | Yes.
DIARWAR	... | Undoubtedly.
DHURMSALLA	... | Yes.
DIBROOGHUR	... | Yes.
DINAGEPORE	... | Yes.
ETA	... | They would not object to it.
ETAWAH	... | The Natives object to it, owing to the fluctuating nature of gold.
FEROZEPORE	... | Yes, as they would derive a profit by the exchange.
FURREEDPORE	... | Yes.
FURRUCKABAD	... | The general public would, but not the Shroffs.
FUTTEHPORE	... | Yes, on account of its portability, indestructibility, and facility of concealment.
FYZABAD	... | Yes.
GANJAM	... | Yes, Sovereigns are taken up greedily when they come into the Treasury.
GHAZEEPORE	... | No.
GODAVERY	... | Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 23.

Would the Natives like a Gold Currency ?

GODDA	Yes.
GONDAH	Yes.
GOOJRANWALLAH	Yes, apparently Natives would like it.
GOORDASPORE	Yes.
GOORGAON	Yes, a Gold Mohur Currency.
GOOJERAT	Yes, the Bankers would.
GORUCKPORE	Yes.
GOWALPARAH	Yes.
GOWHATTY	I do not think so.
HAZARA	Yes.
HAZAREEDAUGH	Yes, I think they would.
HISSAR	Without doubt.
HOOGHLY	Yes, if the intrinsic value did not exceed the nominal.
HOOSHYARPORE	Yes.
HOSHUNGABAD	Yes.
HUMEERPORE	Not here.
HURDUI	No reply to this question.
HYDRABAD	No, they are afraid of counterfeited coins.
JALOUN	Yes.
JESSORE	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 23.	<i>Would the Natives like a Gold Currency?</i>
JHANSIE ...	Yes, as they would hoard it if the gold were pure.
JHELM ...	Yes.
JHUNG ...	Yes.
JOUNPORE ...	Yes, as an auxiliary to silver.
JUBBULPORE ...	Yes, if made a legal tender.
JULLUNDUR ...	In time they would appreciate it.
KAJRA ...	Yes.
KANGRA ...	Yes, in preference to Paper.
KISTNA ...	Yes.
KOHAT ...	The greater portion would.
KULLADGEE ...	Yes.
KUMAON ...	No.
KURNAUL ...	Yes.
KURNOOL ...	Yes.
KURRACHEE ...	Yes.
LAHORE ...	Yes, and Paper would become more popular.
LOHARDUGGA ...	No, not here.
LOODIANAII ...	Yes.
LUCKNOW ...	Yes, if made a legal tender, but they would prefer the Notes if easy of conversion.
LULLUTFORE ...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 23.	<i>Would the Natives like a Gold Currency ?</i>
MADURA	... Yes, in addition to silver.
MALABAR	... No reply.
MALDAH	... No reply.
MAUNBHOOM	... They would hoard it up at once, and would not exchange it at a fixed artificial value.
MARTABAN	... Gold would be preferred to Notes.
MEERUT	... Yes.
MERGUI	... Yes.
MIDNAPORE	... They have not much desire for it.
MIRZAPORE	... Natives in general are favorable to it, though Mahajuns object.
MOHUMDEE	... Yes, but it would take time to circulate.
MONGHYR	... Yes.
MONTGOMERY	... Yes.
MOORSBEDABAD	... Yes.
MORADABAD	... Yes.
MOULMEIN	... Doubtful.
MOZUFFERGHUR	... They are indifferent to it.
MOZUFFERNUGGUR	... Doubtful.
MUTTRA	... Yes.
MYANUNG	... No reply.
MYMENSING	... Yes, if made a legal tender.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 23.	<i>Would the Natives like a Gold Currency?</i>
MYNAGOREE	... The great mass of the people are indifferent to it.
MYNPOOREE	... Yes, current all over India.
NELLORE	... Yes.
NOWGONG	... Yes.
NUDEA	... Most decidedly.
OOMRAWUTTEE	... Yes, but the coin would soon be absorbed.
OONAO	... Yes.
PAKOUR	... Yes.
PATNA	... No reply.
PERTABGURH	... Yes, if made legal tender.
24-PERGUNNAHS	... Yes.
PESHAWUR	... Yes.
POONA	... Yes.
PUBNAH	... No.
PURNEAH	... Yes, but not more so than a silver one.
RAEPORE	... Yes, as they had a Gold Currency under their old Mahomedan rulers.
RAJMAHAL	... Yes.
RAJSHAHYE	... Yes.
RAMREE	... Yes.
RANGOON	... Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 23.

Would the Natives like a Gold Currency?

RAWUL PINDEE	... Yes.
ROORKEE	... No reply.
ROY BAREILLY	... Yes, it would be most acceptable to them.
RUTNAGHERRY	... Yes.
SAHARUNPORE	... Yes, but it would not have the same circulation as silver.
SALEM	... Yes.
SANDOWAY	... Yes.
SARUN	... No.
SATTARA	* ... Yes.
SAUGOR	... They are quite content with silver.
SEALKOTE	... Yes.
SEEBSAUGOR	... Yes, if legal tender.
SEETAPORE	... Yes.
SHAHABAD	... Yes, if pure and good.
SHAHPORE	... Yes, if intrinsically worth the sum it purports to represent in silver.
SHAJEHANPORE	... Yes.
SHIKARPORE	.. <i>Vide</i> answer No. 20.
SIMLA	... Yes.
SINGHOOM	... Here the Natives are not sufficiently advanced to give an opinion.
SIRSA	.. I think not.



Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 23.	<i>Would the Natives like a Gold Currency?</i>
SULTANPORE	... No reply.
SURAT	... Yes.
SYLHET	... Probably they would.
TANJORE	... Yes, for hoarding it.
TANNA	... Yes.
TAVOY	... No.
TENASSERIM	... Yes.
THAYET MYO	... Yes.
TINNIVELLY	... Yes.
TIPPERAH	... Yes, provided it were pure.
TIRHOOT	... Yes, if it were pure.
TOUNGGOO	... No reply.
TRAVANCORE & COCHIN	(Cochin) yes; (Travancore) yes.
TRICHINOPOLY	... Yes.
UMBALLA	... Yes.
VIZAGAPATAM	... Yes.
WOON	... Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 24. *Are gold coins of Rs. 15, Rs. 10, and Rs. 5, likely to find more favor in their eyes than Notes of the same value?*

AGRA	They would far prefer gold.
AHMEDABAD	... Yes.
AHMEDNUGGUR	... Yes.
AJMERE	... Yes, if made current; but the Natives see no necessity in a change of currency.
AKYAB	... Yes, both for hoarding and trading, if made a legal tender.
ALLAHABAD	... Decidedly. Natives understand the value of gold coins, but Paper money is a novelty.
ALLYGURH	... Yes, because Paper is so destructible.
ARCOT (NORTH)	... Yes.
ARCOT (SOUTH)	... Yes, because of their intrinsic value.
AZIMGURH	... Certainly.
BACKERGUNGE	... The people would like both.
BALASORE	... Yes, for hoarding, but not for remittance.
BANCOORAH	... Yes.
BANDA	... Yes.
BARAITCH	... Yes.
BAREILLY	... No reply.
BASSEIN	... Yes.
BEERBHOOM	... The precious metals are always preferable to Notes.
BELGAUM	... Certainly, until Notes are more freely circulated.
BELLARY	... Yes, because gold has intrinsic value.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 21. *Are gold coins of Rs. 15, Rs. 10, and Rs. 5, likely to find more favor in their eyes than Notes of the same value?*

BENARES	..	Most certainly.
BHAUGULPORE	..	Yes.
BIJNORE	..	No reply.
BOGRAH	..	Yes, for all purposes, except for remittance.
BOOLUNDSHUHUR	..	They would prefer the gold coins, as Paper cannot be buried.
BUDAON	..	They would not look at Notes of the same value.
BULLOOAH	..	Notes would find more favor.
BUNNOO	..	Probably.
BURDWAN	..	Yes, if made a legal tender.
CACHAR	..	They would prefer Notes to alloyed coins.
CANARA (NORTH)	..	Yes, their value is known.
CANARA (SOUTH)	..	They would always be preferred.
CANDEISH	..	Not, if Notes were convertible at every Treasury.
CAWNPORE	..	Yes.
CHITTAGONG	..	For circulation, yes, remittance, no.
CHUMPARUN	...	Impossible to reply.
COIMBATORE	..	Yes.
CUDDAPAH	...	Yes, these coins would be hoarded.
CUTTACK	...	Decidedly.
DACCA	...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 24. *Are gold coins of Rs. 15, Rs. 10, and Rs. 5 likely to find more favor in their eyes than Notes of the same value?*

DARJEELING	...	I do not think they are.
DEHRA DOON	...	No, if Notes are convertible at every Treasury; the incentives to steal Paper are not so great as to steal coin.
DEHRA GHAAZEE KHAN	...	Yes.
DEHRA ISMAIL KHAN	...	Yes.
DELHI	...	Yes, any amount would be readily acceptable.
DEOGHUR	...	Yes.
DHARWAR	...	Yes, because a gold coin can be changed into silver in any Bazar.
DIHURMSALLA	...	The Natives would prefer the gold, but Europeans Notes.
DIBROOGHUR	...	Yes.
DINAGEPORE	...	Yes, coins are not so easily destroyed by fire.
ETA	...	Certainly, coins can be buried and have intrinsic value, and besides the Natives have no confidence in the Government.
ETAWAH	...	No definite reply.
FEROZEPORE	...	The common people would prefer the coins, and Bankers the Notes, on account of opportunities for speculation.
FURREEDPORE	...	Much more so, as coins are indestructible.
FURRUCKABAD	...	Yes.
FUTTEHPORE	...	Far more favor.
FYZABAD	...	I think only for a time.
GANJAM	...	It is impossible to say, though, I think, the time will come when small Notes will enjoy the same credit as Rupees.
GHAZEEPORE	...	Yes, if convertible on demand at Treasuries.
GODAVERY	...	Certainly.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 24.	<i>Are gold coins of Rs. 15, Rs. 10, and Rs. 5 likely to find more favor in their eyes than Notes of the same value?</i>
GODDA ...	Yes, they understand a Gold, but not a Paper Currency.
GONDAH ...	Yes, unless Notes were made universal.
GOOJRANWALLAH ...	Yes.
GOORDASPORE ...	Yes.
GOORGAON ...	Yes.
GOOJERAT ...	Yes.
GORUCKPORE ...	Yes.
GOWALPARAH ...	Yes.
GOWHATTY ...	Yes, until Natives appreciate the Paper Currency.
HAZARA ...	They would be more appreciated.
HAZAREEBAUGH ...	Yes.
HISSAR ...	Yes, they would not look at Notes.
HOOGHLY ...	Yes.
HOOSHYARPORE ...	Yes.
HOSHUNGABAD ...	No.
HUMEERPORE ...	Yes, except when remittances have to be made.
HURDUI ...	Yes.
HYDRABAD ...	No, (see answer to question No. 23).
JALOUN ...	Yes, because of their comparative indestructibility.
JESSORE ...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 24.	<i>Are gold coins of Rs. 15, Rs. 10, and Rs. 5 likely to find more favor in their eyes than Notes of the same value?</i>
JHANSIE	... Not in cases of remittance.
JHELUM	... Yes.
JHUNG	... Yes, with ignorant zemindars.
JOUNPORE	... Yes.
JUBBULPORE	... Yes.
JULLUNDUR	... Certainly.
KAIRA	... Till there was more confidence in Notes they would.
KANGRA	... Among Natives, yes ; among Europeans, no.
KISTNA	... Both are liked equally.
KOHAT	... Most decidedly.
KULLADGEE	... Yes.
KUMAON	... Yes.
KURNAUL	... Yes.
KURNOOL	... They are equally held in estimation.
KURRACHEE	... Coins of Rs. 10 and Rs. 15 would, but not one of Rs. 5.
LAHORE	... Yes.
LOHARDUGGA	... No, they would prefer Notes.
LOODIANAH	... Yes.
LUCKNOW	... No, because they could not recover coins in case of loss.
LULLUTPORE	... They prefer Notes to coins.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 24.	<i>Are gold coins of Rs. 15, Rs. 10, and Rs. 5 likely to find more favor in their eyes than Notes of the same value?</i>
MADURA	... No, they are not so convenient as Notes.
MALABAR	... No reply.
MALDAH	... No reply.
MAUNBHOOM	... Yes, if they could be got to circulate.
MARTABAN	... Yes.
MEERUT	... Yes, unless Notes were everywhere convertible.
MERGUI	... Yes.
MIDNAPORE	... They would like a gold coin of Rs. 5.
MIRZAPORE	... Notes would be preferred.
MOHUMDEN	... Yes, being imperishable.
MONGHYR	... Yes.
MONTGOMERY	... Yes.
MOORSHEDABAD	... No.
MORADABAD	... Yes, on account of the intrinsic value of the gold.
MOULMEIN	... Yes.
MOZUFFERGHUR	... Yes.
MOZUFFERNUGGUR	... Yes.
MUTTRA	... Yes, coins are tangible.
MYANOUNG	... No reply.
MYMENSING	... Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 24.	<i>Are gold coins of Rs. 15, Rs. 10, and Rs. 5 likely to find more favor in their eyes than Notes of the same value ?</i>
MYNAGOREE ...	I think not, because Notes are easily remitted.
MYNPOOREE ...	Yes.
NELLORE ...	Yes.
NOWGONG ...	Yes.
NUDDEA ...	Yes, supplemented with Notes.
OOMRAWUTTEE ...	Yes.
OONAO ...	Yes.
PAKOUR ...	No reply to this question.
PATNA ...	No reply.
PERTABGURH ...	Yes.
24-PERGUNNAHS ...	Yes, to the illiterate.
PESHAWUR ...	Yes.
POONA ...	Yes.
PUBNA ...	No.
PURNEAH ...	Yes, if made legal tender.
RAEFORRE ...	Yes.
RAJMAHAL ...	Yes.
RAJSHAHYE ...	Yes, excepting for remittance purposes.
RAMREE ...	Yes.
RANGOON ...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 21.	<i>Are gold coins of Rs. 15, Rs. 10, and Rs. 5 likely to find more favor in their eyes than Notes of the same value?</i>
RAWUL PINDEE ...	Yes.
ROORKEE ...	No reply.
ROY BAREILLY ...	Yes ; perhaps not a coin of the value of Rs. 15.
RUTNAGHERRY ...	Yes.
SAHARUNPORE ...	Yes, their value is tangible.
SALEM ...	Decidedly.
SANDOWAY ...	Yes.
SARUN ...	The system must be tested before an answer can be given.
SATTARA ...	Yes.
SAUGOR ...	Not necessarily, if the facilities for conversion are equal.
SEALKOTE ...	Yes.
SEEBSAUGOR ...	I think so.
SEETAPORE ...	Yes.
SHAHABAD ...	No.
SHANPORE ...	Yes ; people must be more enlightened before they can appreciate a Paper Currency.
SHAJEHANPORE ...	Yes.
SHIKARPORE ...	<i>Fide</i> answer No. 20.
SIMLA ...	Yes.
SINGBHOOM ..	<i>Fide</i> answer No. 23.
SIRSA ...	No, owing to fluctuating value of Gold.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 24. *Are gold coins of Rs. 15, Rs. 10, and Rs. 5 likely to find more favor in their eyes than Notes of the same value?*

SULTANPORE	...	No reply.
SURAT	...	Yes.
SYLHET	...	Yes.
TANJORE	...	Yes.
TANNA	...	Yes.
TAVOY	...	Yes.
TENASSERIM	...	Yes.
THAYET MYO	...	This remains to be tried.
TINNEVELLY	...	Yes.
TIPPERAH	...	Yes, if the coins were pure.
TIRHOOT	...	Yes.
TOUNGOO	...	No reply.
TRAVANCORE & COCHIN		(Cochin) no; (Travancore) yes, except for remittance purposes.
TRICHINOPOLY	...	Yes.
UMBALLA	...	I do not see the necessity of a gold coin for Rs. 15; the others would be popular.
VIZAGPATAM	...	Yes.
WOON	...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25. *Would a Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them?*

AGRA	Natives are distrustful of the advantages of any change.
AHMEDABAD	Certainly.
AHMEDNUGGUR	Yes.
AJMERE	Yes.
AKYAB	No.
ALLAHABAD	I do not think it would.
ALLYGURH	No.
ARCOT (NORTH)	Yes.
ARCOT (SOUTH)	I think a Gold Currency would assist the Paper Currency.
AZIMGURH	Yes.
BACKERGUNGE	Yes.
BALASORE	No, the value of the Paper Currency is already appreciated here.
BANCOORAH	I do not see why it should; the prosperity of the Paper Currency depends upon ready exchange.
BANDA	When the Natives understand Notes, the Gold Currency will certainly assist the circulation of Notes.
BARAITCH	I do not think it would.
BAREILLY	No reply.
BASSEIN	Yes, gold would help even now.
BEERBHOOM	I do not see how traders are to be compelled to hold the necessary reserve of gold; however, gold being less cumbrous than silver would assist the establishment of a Paper Currency.
BELGAUM	In the event of a Gold Currency, the Shroffs would always hold a reserve in hand.
BELLARY	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25.	<i>Would a Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them ?</i>
BENARES ...	No, I do not think it would.
BHAUGULPORE ...	I can give no definite opinion.
BIJNORE ...	No reply.
BOGRAH ...	Yes, probably.
BOOLUNDSHUHUR ...	Gold would help the Paper Currency in time.
BUDAON ...	Most undoubtedly, as regards Notes of high value.
BULDOAH ...	I do not suppose it would.
BUNNOO ...	I cannot say.
BURDWAN ...	It would.
CACHAR ...	No, I think it would keep it back.
CANARA (NORTH) ...	Yes, it would.
CANARA (SOUTH) ...	I do not feel competent to offer an opinion.
CANDEISH ...	I do not see how it would assist a Paper Currency by being held in reserve by traders.
CAWNPORE ...	Neither paper nor gold will be liked by Natives as long as Government place restrictions on cashing.
CHITTAGONG ...	Yes, to some extent, but not largely.
CHUMPARUN ...	It is impossible.
COIMBATORE ...	It would not promote the success of the Currency Paper one iota.
CUDDAPAH ...	I do not see how it would help it.
CUTTACK ...	It certainly would do so.
DACCA ...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25. *	<i>Would a Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them?</i>
DARJEELING ...	It would neither aid nor impede it.
DEHRA DOON ...	I am not prepared to answer this question confidently, but I think it would assist it.
DEHRA GHIAZEE KHAN	I cannot answer.
DEHRA ISMAIL KHAN	In so far as gold is more convenient than silver for deposit.
DELHI ...	A Gold Currency is a <i>sine quâ non</i> for the establishment of a Paper one.
DEOGHUR ...	Yes, it would help it materially.
DHARWAR ...	Certainly.
DHURMSALLA ...	Yes, it will help the Paper Currency.
DIBROOGHUR ...	Yes.
DINAGEPORE ...	Yes, it would be a great help to the Paper Currency.
ETA ...	I do not see how gold would assist the circulation of paper more than silver.
ETAWAH ...	There would be a great advantage from the simultaneous introduction of gold and paper.
FEROZEPORE ...	I do not see how a Gold Currency would assist a Paper one.
FURREEDPORE ...	I do not think it would.
FURRUCKABAD ...	To a certain extent only.
FUTTEHPORE ...	I do not think it would.
FYZABAD ...	No reply to this question.
GANJAM ...	A Gold Currency would have nothing to do with it.
GHAZEEPORE ...	Yes, if gold coins were as current as silver at their par value, which can never be in this country.
GODAVERY ...	Undoubtedly.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25.	<i>Would the Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them ?</i>
GODDA ...	I do not think it would.
GONDAH ...	Yes, I think it would.
GOOJRANWALLAH ...	As gold will always be intrinsically valuable, it might be used as a reserve.
GOORDASPORE ...	No.
GOORGAON ...	It probably would.
GOOJERAT ...	Yes.
GORUCKPORE ...	Yes, if the Notes and gold coins are of equal value.
GOWALPARAH ...	Yes, when people are accustomed to it.
GOWHATTY ...	No reply to this question.
HAZARA ...	I cannot give a satisfactory reply.
HAZAREEBAUGH ...	Yes, and it ought to have been established simultaneously with a Paper Currency.
HISSAR ...	No.
HOOGHLY ...	Yes.
HOOSHYARPORE ...	Certainly.
HOSHUNGABAD ...	Yes.
HUMEERPORE ...	No.
HURDUI ...	No reply to this question.
HYDRABAD ...	No.
JALOUN ...	Yes.
JESSORE ...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25.	<i>Would the Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them?</i>
JHANSIE ...	Yes.
JHELUM ...	Yes.
JHUNG ...	No assistance is wanted.
JOUNPORE ...	I do not think so.
JUBBULPORE ...	I do not see how it would.
JULLUNDUR ...	No, it would check it. With a double standard, gold would not always be held in reserve.
KAIRA ...	I do not think it would.
KANGRA ...	Little assistance would be thus afforded.
KISTNA ...	Yes.
KOHAT ...	Yes.
KULLADGEE ...	Yes.
KUMAON ...	I see no reason why it should affect it.
KURNAUL ...	Yes, I think so.
KURNOOL ...	Yes.
KURRACHEE ...	Yes, if gold were made a legal tender.
LAHORE ...	Yes.
LOHARDUGGA ...	I cannot afford reliable information.
LOODIANAH ...	Yes, eventually.
LUCKNOW ...	No.
LULLUTPORE ...	No reply to this question.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25. *Would the Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them?*

MADURA	..	Yes.
MALABAR	..	No reply.
MALDAH	..	No reply.
MAUNBHOOM	..	I cannot express an opinion.
MARTABAN	..	As there is no gold here, I am unable to give an answer.
MEERUT	.	Treasury Officer says "yes;" Collector "no."
MERGUL	...	Yes.
MIDNAPORE	...	Not till Natives acquire confidence.
MIRZAPORE	...	Yes.
MOHUMDEE	...	Yes.
MONGHYR	...	Probably it would.
MONTGOMERRY	...	Yes.
MOORSHEDABAD	...	Yes, if the Note were convertible.
MORADABAD	...	Yes, on the removal of all restrictions.
MOULMEIN	...	Yes.
MOZUFFERGHUR	...	Yes.
MOZUFFERNUGGUR	...	I do not think it would.
MUTTRA	...	No.
MYANUNG	...	No reply to this question.
MYMENSING	...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25.	<i>Would the Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them ?</i>
MYNAGOREE	Yes, in cities and large towns.
MYNTOOREE	Yes.
NELLORE	No.
NOWGONG	Yes.
NUDDEA	Yes.
OOMRAWUTTEE	No.
OONAO	Yes, it would.
PAKOUR	No reply to this question.
PATNA	No reply.
PERTABGURH	This cannot be answered, though, I think, gold will be stored as a reserve against Notes.
24-PERGUNNAHS	I think not.
PESHAWUR	Yes.
POONA	No.
PUBNAH	No.
PURNAH	Not for some time, if ever.
RAEPURE	Yes.
RAJMAHAL	Yes.
RAJSHAHYE	Yes.
RAMREE	If Notes are of small value, no; if of large value, yes.
RANGOON	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25. *Would the Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them?*

RAWUL PINDEH	Yes, I believe it would.
ROORKEE	No reply.
ROY BAREILLY	Yes, it would.
RUTNAGHERRY	Yes.
SAHARUNPORE	No, it would militate against it.
SALEM	It will diminish the circulation of Notes.
SANDOWAY	No, unless the lowest Note is for Rs. 50.
SARUN	Not in the Mofussil.
SATTARA	Yes.
SAUGOR	I do not see how it would.
SEALKOTE	Yes.
SEEBSAUGOR	We might hope it would, but I doubt it.
SEETAPORE	Yes, it might.
SHAHABAD	I am afraid not.
SHAJEHANPORE	Yes, I think it would.
SHANPORE	It might, but I do not attach much weight to it as an argument for a Gold Currency.
SHIKARPORE	Yes.
SIMLA	Yes.
SINGBHOOM	If gold coins were liked, it would.
SIRSA	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 25. *Would the Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them?*

SULTANPORE	... No reply.
SURAT	... No, it would not assist it.
SYLHET	... I cannot give an opinion.
TANJORE	... Yes, it would.
TANNA	... Yes.
TAVOY	... I cannot say.
TENASSERIM	... Yes.
THAYET MYO	... Yes.
TINNIVELLY	... Yes.
TIPPERAH	... No.
TIRHOOT	... The Natives do not think so.
TOUNGGOO	... No reply.
TRAVANCORE & COCHIN	(Cochin) I cannot reply ; (Travancore) it would diminish the circulation of the Paper Currency.
TRICHINOPOLY	... Yes.
UMBALLA	... Yes.
VIZAGAPATAM	... I do not see that it would.
WOON	... There are no large Shroffs here, and as the Paper Currency has not yet had sufficient trial, I am unable to answer these last questions.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 26. *Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?*

AGRA	...	Not more so than Silver, if Offices of Sub-Issue were established, where Notes could be cashed.
AHMEDABAD	...	Yes.
AHMEDNUGGUR	...	Yes.
AJMER	...	Yes, if Notes are made payable at outlying Treasuries.
AKYAB	...	No reply to this question.
ALLAHABAD	...	It will make no difference.
ALLYGURH	...	Yes, if the gold coins were of small value.
ARCOT (NORTH)	...	Yes.
ARCOT (SOUTH)	...	Unless Notes are cashed at such Treasuries, a Gold Currency will not affect them.
AZIMGURH	...	Yes, it will.
BACKERGUNGE	...	Yes, it will.
BALASORE	...	No, I think not.
BANCOORAH	...	Not necessarily.
BANDA	...	Yes, when Natives are accustomed to Notes.
BARAITCH	...	No, I do not see how it would assist.
BAREILLY	...	No reply.
BASSEIN	...	Yes, it would assist.
BEERBHOOM	...	I do not see how it would assist the convertibility of a Note, though it would render it less troublesome.
BELGAUM	...	Yes.
BELLARY	...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 26.	<i>Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?</i>
BENARES	... Very little; silver, I think, would have the preference.
BHAUGULPORE	... Yes.
BIJNORE	... No reply.
BOGRAH	... I am unable to judge.
BOOLUNDSHUHUR	... Yes, because easier of carriage.
BUDAON	... Yes.
BULLOOAH	... I do not suppose it would.
BUNNOO	... I should think so.
BURDWAN	... Yes.
CACHAR	... If gold were as willingly received as silver, it would, and if both Gold and Paper Currencies were fairly established.
CANARA (NORTH)	... Yes.
CANARA (SOUTH)	... I cannot offer an opinion.
CANDEISH	... Yes, because more transportable.
CAWNPORE	... It might, if no restriction were put on its conversion.
CHITTAGONG	... Yes, because gold would be cheaper to transport than silver.
CHUMPARUN	... It is impossible to say.
COIMBATORE	... No definite reply.
CUDDAPAH	... I do not see how it would assist.
CUTTACK	... Undoubtedly.
DACCA	... It would.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 26. *Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?*

DARJEELING	...	It would be of assistance, because its transport would be cheaper.
DEHRA DOON	...	Yes, because easily remitted.
DEHRA GHAZEE KHAN		I cannot answer this question.
DEHRA ISMAIL KHAN..		Yes, because of its greater portability.
DELHI	...	No definite reply.
DEOGHUR	...	Yes.
DIHARWAR	...	Yes, as gold is more convenient than silver.
DHURMSALLA	...	Yes.
DIBROOGHUR	...	Yes.
DINAGEPORE	...	Yes.
ETA	...	Except from being portable, I think not.
ETAWAH	...	No definite reply.
FEROZEPORE	...	Yes, because gold is easily remitted than silver.
FURREEDPORE	...	No, I do not think it would.
FURRUCKARAD	...	Yes, because gold is less bulky.
FUTTEHPORE	...	Yes, from its great portability.
FYZABAD	...	No reply to this question.
GANJAM	...	I cannot see how it would affect the question.
GHAZNEPORE	...	Yes, under the same condition. (<i>Fide</i> answer No. 25).
GODAVERY	...	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 26. *Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?*

GODDA	I do not think it would.
GONDAH	Yes.
GOOJRANWALLAH	It would assist, as being more portable.
GOORDASPORE	Yes, because easier to transport than silver.
GOORGAON	Yes, I think so.
GOOJERAT	I am not prepared to say.
GORUCKPORE	See preceding answer.
GOWALPARAH	Yes.
GOWHATTY	No reply to this question.
HAZARA	See preceding answer.
HAZAREEBAUGH	Yes, on account of the less bulk of gold.
HISSAR	I do not think I understand this question.
HOOGHLY	Yes.
HOOSHYARPORE	I think so, as well as Tehsils as at Treasuries.
HOSHUNGABAD	Certainly.
HUMEERPORE	Yes.
HURDUI	No reply to this question.
HYDRABAD	No, I think not.
JALOUN	Yes.
JESSORE	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 26. *Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?*

JHANSIE	I should doubt its adaptability, owing to gold fluctuating.
JHELUM	Yes.
JHUNG	Even with a gold coinage to keep Treasuries supplied, so as to meet all demands, seems a hopeless task.
JOUNPORE	Yes, I think so.
JUBBULPORE	No, I do not see that it would.
JULLUNDUR	Unquestionably. Transport charges would be diminished.
KAIRA	No.
KANGRA	I should think so.
KISTNA	Yes.
KOHAT	Yes.
KULLADGEE	Yes, I think it would.
KUMAON	Probably.
KURNAUL	Yes, to some extent.
KURNOOL	Yes.
KURRACHEE	Yes.
LAHORE	Yes.
LOHARDUGGA	I cannot give reliable information.
LOODIANAH	Certainly.
LUCKNOW	A Gold Currency is not essential.
LULLUTPORE	No reply to this question.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 26.	<i>Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?</i>
MADURA	... Probably it would.
MALABAR	... No reply.
MALDAH	... No reply.
MA'UNBHOOM	... Yes.
MARTABAN	... See question 25.
MEERUT	... Not at present.
MERGUI	... I think not.
MIDNAPORE	... Certainly.
MIRZAPORE	... Yes.
MOHUMDEE	... I think it would.
MONGHYR	... Yes.
MONTGOMERRY	... It would be a convenient reserve.
MOORSHEDEBAD	... Yes.
MORADABAD	... I am not quite confident.
MOULMEIN	... I cannot say.
MOZUFFERGHUR	... Yes.
MOZUFFERNUGGUR	... I can give no reply.
MUTTRA	.. Yes.
MYANUNG	... No reply to this question.
MYMENSING	... Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 26.	<i>Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?</i>
MYNAGOREE ...	Yes, to some extent.
MYNPOOREE ...	Yes, if restrictions are removed.
NELLORE ...	No, I do not think that it would.
NOWGONG ...	Possibly.
NUDDEA ...	No definite reply.
OOMBRAWUTTEE ...	Yes, certainly.
OONAO ...	Yes.
PAKOUR ...	No reply to this question.
PATNA ...	No reply.
PERTABGURH ...	This cannot be answered.
24-PERGUNNAHS ...	I think not.
PESHAWUR ...	Yes.
POONA ...	No.
PUBNAH ...	No.
PURNEAH ...	No.
RAEPORE ...	Yes.
RAJMAHAL ...	Yes.
RAJSHAHYE ...	Yes.
RAMREE ...	Yes, if gold were a legal tender.
RANGOON ...	Not here.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 26.	<i>Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?</i>
RAWUL PINDEE	... Yes, if gold were a legal tender.
ROORKEE	... No reply.
ROY BAREILLY	... Yes.
RUTNAGHERRY	... Yes.
SAHARUNPORE	... Yes.
SALEM	... No.
SANDOWAY	... Yes.
SARUN	... No.
SATTARA	... Yes.
SAUGOR	... No.
SEALKOTE	... Yes.
SEEBSAUGOR	... Yes, on account of its portability.
SEMTAPORE	... Yes.
SHAHABAD	... I can give no opinion.
SHAJEHANPORE	... Yes.
SHAHPORE	... Yes.
SHIKARPORE	... Yes.
SIMLA	... Yes.
SINGBHOO	... Yes.
SIRSA	... Yes, could the standard be entirely changed.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 26.	<i>Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?</i>
SULTANPORE	... No reply.
SURAT	... Yes.
SYLHET	... I cannot reply.
TANJORE	... Yes, to some extent.
TANNA	... Yes.
TAVOY	... I cannot say.
TENASSERIM	... Yes, gradually it would.
THAYET MYO	... Yes.
TINNIVELLY	... Yes.
TIPPERAH	... No.
TIRHOOT	... Yes.
TOUNGOO	... No reply.
TRAVANCORE & COCHIN	(Cochin) I cannot reply ; (Travancore) slightly.
TRICHINOPOLY	... Yes.
UMBALLA	... Yes.
VIZAGAPATAM	... I do not see that it would.
WOON	... See question 25.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 27.	<i>What is the opinion of large Shroffs and dealers in currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?</i>
AGRA	... Silver and Gold.
AHMEDABAD	... Silver and Gold.
AHMEDNUGGUR	... The three together.
AJMERE	... They are quite content with what they have got.
AKYAB	... No reply to this question.
ALLAHABAD	... Silver, Gold, and Paper.
ALLYGURH	... Silver.
ARCOT (NORTH)	... Silver, Gold, and Paper.
ARCOT (SOUTH)	... Silver, Gold, and Paper.
AZIMGURH	... Silver, Gold, and Paper.
BACKERGUNGE	... Silver, Gold, and Paper.
BALASORE	... Silver, Gold, and Paper.
BANCOORAH	... Natives are averse to innovation, but I think a Gold Currency would be good
BANDA	... Silver and Gold.
BARAITCH	... Silver and Gold.
BAREILLY	... No reply.
BASSEIN	... No Shroffs or dealers in currency here.
BEERBHOOM	... Gold, Silver, and Paper.
BELGAUM	... Gold and Silver.
BELLARY	... Silver, Gold, and Paper.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 27. *What is the opinion of large Shroffs and dealers in currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?*

BENARES	... I am of opinion that silver is best.
BHAUGULPORE	... Gold, Silver, and Paper.
BIJNORE	... No reply.
BOGRAH	... Gold, Silver, and Paper.
BOOLUNDSHUHER	... Silver.
BUDAON	... Gold, Silver, and Paper.
BULLOOAH	... Silver and Paper.
BUNNOO	... No dealers of importance here.
BURDWAN	... Silver and Paper.
CACHAR	... Silver and Paper, if the gold is to be alloyed.
CANARA (NORTH)	... Gold, Silver, and Paper.
CANARA (SOUTH)	... A metallic currency alone.
CANDEISIL	... Gold, Silver, and Paper.
CAWNPORE	... Silver.
CHITTAGONG	... Silver is the great medium, but Gold and Paper are used as opportunity offers.
CHUMPARUN	... Silver.
COIMBATORE	... No definite reply.
CUDDAPAH	... Silver is preferred for mercantile, Gold for hoarding, and Notes for remittance purposes.
CUTTACK	... Silver, Gold, and Paper.
DACCÁ	... Gold, Silver, and Paper.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 27. *What is the opinion of large Shroffs and dealers in currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?*

- DARJEELING ... I think the preference would be given to Gold, Silver, and Paper.
- DEHRA DOON ... All three, but they prefer Paper to Gold.
- DEHRA GHAZEE KHAN Gold, Silver, and Paper.
- DEHRA ISMAIL KHAN Gold and Silver.
- DELHI ... No definite reply.
- DEOGHUR ... No Shroffs here, but intelligent Natives say Gold, Silver, and Paper.
- DHARWAR ... Silver, Gold, and Paper, provided the latter were everywhere convertible.
- DHURMSALIA ... Silver and Gold.
- DIBROOGHUR ... Silver and Gold.
- DINAGEPORE ... Gold, Silver, and Paper.
- ETA ... Silver.
- ETAWAH ... No definite reply.
- FEROZEPORE ... Gold, Silver, and Paper.
- FURREEDPORE ... Gold, Silver, and Paper.
- FURRUCKABAD ... Silver is the favorite; intelligent Natives, however, wish to add Gold.
- FUTTEHPORE Gold, Silver, and Paper.
- FYZABAD Silver and Paper.
- GANJAM They have had no opportunity of seeing Paper Currency.
- GHAZEEPORE Gold, Silver, and Paper.
- GODAVERY Gold, Silver, and Paper.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 27. *What is the opinion of large Shroffs and dealers in currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?*

GODDA	...	No large Shroffs here.
GONDAH	...	Regular money dealers prefer Silver.
GOOJRANWALLAH	...	Gold, Silver, and Paper.
GOORDASPORE	...	Gold and Silver, but there is not a man in the district whose opinion is worth asking.
GOORGAON	...	Gold, Silver, and Paper.
GOOJERAT	...	Paper, if they were sure of getting Notes cashed.
GORUCKPORE	...	All three.
GOWALPARAH	...	All three.
GOWHATTY	...	No reply to this question.
HAZARA	...	Gold and Silver.
HAZAREEBAUGH	...	I can give no definite reply.
HISSAR	...	Gold, Silver, and Paper.
HOOGHLY	...	All three.
HOOSHYARPORE	...	Paper.
HOSHUNGABAD	...	All three.
HUMEEPORE	...	No Shroffs or dealers in currency.
HURDUI	...	No reply to this question.
HYDRABAD	...	Silver and Paper.
JALOUN	...	Gold, in addition to Silver and Paper.
JESSORE	...	No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 27. *What is the opinion of large Shroffs and dealers in currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?*

JHANSIE	Silver.
JHELUM	Gold and Silver.
JHUNG	No Shroffs whose opinion is worth noting.
JOUNPORE	Silver and Gold at present.
JUBBULPORE	All three, provided the latter (Paper) could be cashed.
JULLUNDUR	On the whole, all three.
KAIRA	All three.
KANGRA	Silver and Gold.
KISTNA	All three.
KOHAT	All three.
KULLADGEE	Gold and Silver.
KUMAON	Silver.
KURNAUL	Gold, in addition to Silver.
KURNOOL	All three.
KURRACHEE	All three.
LAHORE	Gold, Silver, and Paper.
LOHARDUGGA	Silver and Paper.
LOODIANAH	All three.
LUCKNOW	All three.
LULLUTPORE	All three.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 27.	<i>What is the opinion of large Shroffs and dealers in currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?</i>	
MADURA	...	All three.
MALABAR	...	No reply.
MALDAH	...	No reply.
MAUNBHOOM	...	No large Shroffs here.
MARTABAN	...	See question 25.
MEERUT	...	All three.
MERGUI	...	Silver or Gold.
MIDNAPORE	...	Silver and Notes, with some Gold.
MIRZAPORE	...	All three.
MOHUMDEE	...	Silver Currency at present.
MONCHYR	...	All three.
MONTGOMERY	...	At present they prefer a Coinage Currency.
MOORSHEDABAD	...	All three.
MORADABAD	...	All three.
MOULMEIN	...	No large Shroffs here.
MOZUFFERGHUR	...	No large Shroffs.
MOZUFFERNUGGUR	...	Gold and Paper.
MUTTRA	...	All three.
MYANUNG	...	No reply to this question.
MYMENSING	...	All three.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 27.	<i>What is the opinion of large Shroffs and dealers in currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?</i>
MYNAGOREE ...	No Shroffs or dealers.
MYNPOOREE ..	All three.
NELLORE ...	They do not appreciate the currency enough to give an opinion.
NOWGONG ...	All three.
NUDDEA ...	All three.
OMRAWUTTEE ...	All three.
OONAO ...	More partial to coinage than Notes.
PAKOUR ...	No reply to this question.
PATNA ...	No reply.
PERTABGURH ...	All three.
24-PERGUNNAHS ...	All three.
PESHAWUR ...	The three.
POONA ...	The three.
PUBNAH ...	Silver and Paper.
PURNEAH ...	Silver and Notes.
RAEPORE ...	The three.
RAJMAHAL ...	The three.
RAJSHAHYE ...	The three.
RAMREE ...	None whose opinion I can ask.
RANGOON ...	Silver and Gold in the interior; Silver, Gold, and Paper in the large towns.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 27. *What is the opinion of large Shroffs and dealers in currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?*

RAWUL PINDEE	Silver and Gold.
ROORKEE	No reply.
ROY BAREILLY	Silver and Gold.
RUTNAGHERY	All three.
SAHARUNPORE	The three.
SALEM	Silver and Gold.
SANDOWAY	... No Shroffs here.
SARUN	... Silver and Paper.
SATTARA	... All three.
SAUGOR	... The three, if Notes were on a satisfactory basis.
SEALKOTE	... The three.
SEEDSAUGOR	... All three.
SEETAPORE	... The three.
SHAHABAD	... The three, if the gold were pure.
SHAJEHANPORE	... All three.
SHAHPORE	... Silver and Gold.
SHIKARPORE	... All three.
SIMLA	... All three.
SINGBHOOM	... No large Shroffs here.
SIRSA	... They are averse to change.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 27. *What is the opinion of large Shroffs and dealers in currency ? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper ?*

SULTANPORE	...	No reply.
SURAT	...	Silver alone.
SYLHET	..	Silver and Paper.
TANJORE	...	Silver, Paper, and Gold.
TANNA	...	The three.
TAVOY	...	No Shroffs.
TENASSERIM	...	The three.
THAYET MYO	...	No Shroffs here.
TINNIVELLY	...	The three.
TIPPERAH	...	The three.
TIRHOOT	...	The three.
TOUNGGOO	...	No reply.
TRAVANCORE & COCHIN		(Cochin) all three; (Travancore) all three.
TRICHINOPOLY	...	All three.
UMBALLA	...	All three.
VIZAGAPATAM	...	All three.
WOON	...	See question 25.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 28. *Does bar gold circulate in your district ; if so, how is its purity ensured ?*

AGRA	Yes, by touchstone and fire.
AHMEDABAD	Yes, by touchstone.
AHMEDNUGGUR	Yes, it is assayed.
AJMERE	It is now and then obtained through the post.
AKYAB	No.
ALLAHABAD	It does not circulate, though it can be purchased.
ALLYGURH	No.
ARCOT (NORTH)	Not in circulation.
ARCOT (SOUTH)	Yes, by touchstone.
AZIMGURH	Yes, by a stone called "Kussowtee."
BACKERGUNGE	No.
BALASORE	Yes, by burning and rubbing on touchstone.
BANCOORAH	No, lump gold circulates, and is tried by chemical tests.
BANDA	Yes, by fire, unless it bears the Government Stamp, when they accept it as genuine.
BARAITCH	Yes, the Sonars test it.
BAREILLY	No reply.
BASSEIN	No.
BEERBHOOM	No.
BELGAUM	Yes, it is stamped and tested with a touchstone.
BELIARY	Yes, it is tested by fire.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 28.	<i>Does bar gold circulate in your district ; if so, how is its purity ensured ?</i>
BENARES	... No.
BHAUGULPORE	... No.
BILNORE	... No reply.
BOGRAH	... Not to my knowledge.
BOOLUNDSHUHUR	... No.
BUDAON	... Yes, it is tested by a stone called "Kussowtee."
BULLOAH	... No.
BUNNOO	... No.
BURDWAN	... No.
CACHAR	... It is bought and sold, and tested to ensure its purity.
CANARA (NORTH)	... Yes, its purity is tested by well known marks.
CANARA (SOUTH)	... Bar gold is imported from Bombay, and tested by the touchstone.
CANDEISH	... It does not circulate.
CAWNPORE	... No.
CHITTAGONG	... No.
CHUMPARUN	... No.
COIMBATORE	No reply to this question.
CUDDAPAH	No.
CUTTACK	Yes, by the touchstone or "Kussowtee."
DACCA	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 28. *Does bar gold circulate in your district ; if so, how is its purity ensured ?*

DARJEELING	... No.
DEHRA DOON	... No.
DEHRA GHAZEE KHAN	No.
DEHRA ISMAIL KHAN..	No.
DELHI	... It is sold, but does not circulate.
DEOGHUR	... Not to any extent ; where it does, it is tested by touchstone.
DIHARWAR	... To a moderate extent : it is tested by the touchstone.
DHURMSALLA	... No.
DIBROOGHUR	... No.
DINAGEPORE	... Bar and sheet gold are used for remittances ; the purity is ascertained by testing it.
ETA	... No.
ETAWAH	... No reply to this question.
FEROZEPORE	... No.
FURREEDPORE	... No.
FURRUCKABAD	... Very little ; it is in testing heated, allowed to cool, and tested by the touchstone ; the redder the streak it leaves, the purer the gold.
FUTTEHPORE	... No.
FYZABAD	... Yes ; by melting.
GANJAM	... No.
GHAAZEEPORE	... Yes, it is tested by a black stone called " Kussowtee."
GODAVERY	... No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 28. *Does bar gold circulate in your district ; if so, how is its purity ensured ?*

GODDA	..	I never heard of <i>bar</i> gold being circulated.
GONDAH	..	No.
GOOJRANWALLAH	..	Yes ; it is tested by touchstone, by fire, and by weight.
GOORDASPORE	..	Yes ; by touchstone, file, and plugging.
GOORGAON	..	Yes ; no data to go on for latter part of question.
GOOJERAT	..	None here.
GORUCKPORE	..	Very little ; they use the touchstone.
GOWALPARAH	..	Yes ; but there are no tests.
GOWHATTY	...	No.
HAZARA	...	No bar gold.
HAZAREEBAUGH	..	Very little ; they use the touchstone.
HISSAR	..	Yes, with a file, and “ aqua fortis.”
HOOGLY	..	It does not circulate.
HOOSHYARPORE	...	Yes ; it is tested by a “ Kussowtee” or touchstone.
HOSHUNGABAD	..	Not here.
HUMEERPORE	...	Yes ; 1 st , by friction on a touchstone ; 2 nd , by boring ; 3 rd , by examining by fire ; 4 th , by hammering.
HURDUI	...	Not used.
HYDRABAD	...	Yes ; there are many ways of testing.
JALOUN	...	No bar gold.
JESSORE		No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 28. *Does bar gold circulate in your district ; if so, how is its purity ensured ?*

JHANSIE	Yes ; it is tested by fire and touchstone.
JHELMUM	None.
JHUNG	Small pieces of gold with an English letter on it are found with dealers, it is tested by touchstone.
JOUNPORE	Rarely seen ; tested sometimes by melting, sometimes by touchstone.
JUBBULPORE	To a certain extent by melting, by “ Kussowtee ” stone, and by boring.
JULLUNDUR	Not to any extent.
KAIRA	Yes ; by the application of touchstone, and other methods of assay.
KANGRA	Yes ; it is tested by the touchstone.
KISTNA	Yes ; by the touchstone.
KOHAT	If it does to a very small extent.
KULLADGEE	Yes ; by fire.
KUMAON	No.
KURNAUL	No.
KURNOOL	Yes.
KURRACHEE	Yes ; it is tested by Goldsmiths.
LAHORE	Yes ; it is tested by a touchstone.
LOHARDUGGA	No.
LOODIANAH	It does not circulate.
LUCKNOW	It is not much used ; it is tested by touchstone.
LULLUTPORE	Very little.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 28. *Does bar gold circulate in your district ; if so, how is its purity ensured ?*

MADURA	...	No.
MALABAR	...	No reply.
MALDAH	...	No reply.
MAUNBHOOM	...	No.
MARTABAN	...	See question 25.
MEERUT	...	To a very small extent ; either by melting or by the touchstone.
MERGUI	...	None here.
MIDNAPORE	..	None here.
MIRZAPORE	...	Very seldom ; by touchstone or fire.
MOHUMDEE	...	Not in this district.
MONGHYR	...	None here.
MONTGOMERRY	...	None here.
MOORSHEDABAD	...	None here.
MORADABAD	...	None here.
MOULMEIN	...	None.
MOZUFFERGHUR	...	None.
MOZUFFERNUGGUR	...	It does not circulate.
MUTTRA	...	(Three replies). 1.—Very slightly. 2.—To a considerable extent ; tested by touchstone. 3.—Not at all.
MYANUNG	...	No reply to this question.
MYMENSING	...	Yes, to a small extent ; it is tested by touchstone.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 28. *Does bar gold circulate in your district ; if so, how is its purity ensured ?*

MYNAGOREE	..	None here.
MYNPOOREE	..	None here.
NELLORE	..	None here.
NOWGONG	..	Not to any great extent ; by fire
NUDDEA	..	Yes ; by the touchstone.
OOMRAWUTTEE	..	Not in circulation.
OONAO	..	None here.
PANOUR	...	None here.
PATNA	...	No reply.
PETABGURH	...	None here.
24-PERGUNNAHS	...	No.
PESHAWUR	...	No.
POONA	...	Yes ; by the touchstone.
PUBNAH	...	No.
PURNEAH	...	No.
RAEPORE	...	No.
RAJMAHAL	...	No.
RAJSHAHYE	...	No.
RAMREE	...	No.
RANGOON	...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 28. *Does bar gold circulate in your district ; if so, how is its purity ensured ?*

RAWUL PINDEE	Yes ; by fire or touchstone.
ROORKEE	No reply.
ROY BAREILLY	Can hardly be said to be in circulation.
RUTNAGHERRY	A little ; by touchstone.
SAHARUNPORE	Yes ; by melting.
SALEM	Yes.
SANDOWAY	Seldom met with.
SARUN	No.
SATTARA	Yes, among Shroffs, who easily test its purity.
SAUGOR	To a very small extent. The gold is tested by rubbing, cutting, and burning.
SEALKOTE	Yes ; by prescribed tests.
SEEBSAUGOR	Yes, in the form of leaf and brick gold.
SEETAPORE	None.
SHAHABAD	Yes ; by the " Kussowtee " or touchstone.
SHAJEHANPORE	No.
SHAHPORE	No.
SHIKARPORE	No.
SIMLA	None here.
SINGHBOOM	None.
SIRSA	Yes ; by fire or touchstone.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 28. *Does bar gold circulate in your district ; if so, how is its purity ensured ?*

SULTANPORE	...	No reply.
SURAT	...	No.
SYLHET	...	No.
TANJORE	...	Yes ; by the touchstone.
TANNA	...	Yes ; by fire or touchstone.
TAVOY	...	No.
TENASSERIM	•...	No.
THAYET MYO	...	None.
TINNIVELLY	• ...	No.
TIPPERAH		To a limited extent.
TIRHOOT		Very little ; by melting.
TOUNGGOO		No reply.
TRAVANCORE & COCHIN		(Cochin) no ; (Travancore) very little ; by touch needles.
TRICHINOPOLY		Not much ; by cutting into pieces and testing with a touchstone.
UMBALLA		Yes ; bars, equal to 136 tolahs, circulate to a large extent ; the bars are marked with Nos. 100, 90, and 80 ; they sell at so much per tolah, according to these numbers.
VIZAGAPATAM		Yes ; it is tested in a moment by many dealers.
WOON		See question 25.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 29. *Are Native Gold Mohurs much used by Natives as means of currency in your neighbourhood?*

AGRA	No.
AMMEDABAD	No.
AMMEDNUGGER	No.
AJMERE	Merely as an article of trade.
AKYAB	No.
ALLAHABAD	No.
ALLYGURH	... | Not much used.
ARCOT (NORTH)	No.
ARCOT (SOUTH)	... | Never.
AZIMGURH	Not very much.
BACKERGUNGE	No.
BALASORE	Very seldom.
BANCOORAH	No.
BANDA	Yes, they are.
BARAITCH	Yes.
BAREILLY	No reply.
BASSEIN	No.
BEERBHOOM	No.
BELGAUM	No.
BELLARY	Yes.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 29. *Are Native Gold Mohurs much used by Natives as means of currency in your neighbourhood?*

BENARAS	No.
BHAUGULPORE	Now and then.
BIJNORE	... No reply.
BOGRAH	... Very little.
BOOLUNDSHUHUR	... No.
BUDAON	... No.
BULLOOAH	... No.
BUNNOO	... Yes.
BURDWAN	... No.
CACHAR	... No.
CANARA (NORTH)	... No.
CANARA (SOUTH)	... Never.
CANDEISH	... No.
CAWNPORE	... No.
CHITTAGONG	... Very little.
CHUMPARUN	... No.
COIMBATORE	... They seem to have vanished.
CUDDAPAH	... No.
CUTTACK	... No.
DACCA	... No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 29.	<i>Are Native Gold Mohurs much used by Natives as means of currency in your neighbourhood?</i>
DARJEELING ...	No.
DEHRA DOON ...	No.
DEHRA GHAZEE KHAN	No reply to this question.
DEHRA ISMAIL KHAN	No.
DELHI ...	No.
DEOGHUR ...	Yes, because pilgrims bring them from the Upper Provinces.
DHARWAR ...	Very seldom.
DHURMSALLA ...	Sometimes.
DIBROOGHUR ...	None here.
DINAGEPORE ...	Not much.
ETA ...	No.
ETAWAH ...	No.
FEROZEPORE ...	They are scarce.
FURREEDPORE ...	No.
FURRUCKABAD ...	Not much.
FUTTEHPORE ...	Not in great numbers, but still they circulate freely.
FYZABAD	The Tehsildar says they are, but I have made enquiries, and do not think they circulate much.
GANJAM	No.
GHAZEEPORE	Yes, as compared with Government Gold Mohurs.
GODAVERY	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 29. *Are Native Gold Mohurs much used by Natives as means of currency in your neighbourhood?*

GODDA	They are chiefly used for hoarding.
GONDAH	Not in the ordinary transactions of every-day life.
GOOJERANWALLAH	Not much used.
GOORDASPORE	Yes.
GOORGAON	Yes, at Rewary.
GOOJERAT	Very few.
GORUCKPORE	Not much.
GOWALPARAH	No.
GOWHATTY	... | No.
HAZARA	No.
HAZAREEBAUGH	... | No.
HISSAR	Yes.
HOOGHLY	No.
HOOSHAYARPORE	... | Yes.
HOSHUNGABAD	... | No.
HUMEERPORE	... | Yes, by the rich only.
HURDUI	... | Yes.
HYDRABAD	... | Not much.
JALOUN	... | No.
JESSORE	... | No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 29. *Are Native Gold Mohurs much used by Natives as means of currency in your neighbourhood?*

JHANSIE	...	Yes.
JHELUM	...	Not at all.
JHUNG	...	No.
JOUNPORE	...	Not to any extent.
JUBBULPORE	...	Not to any extent.
JULLUNDUR	...	No, they are bought for hoarding.
KAIRA	...	No.
KANGRA	...	To a limited extent.
KISTNA	...	No.
KOHAT	...	Very little.
KULLADGEE	...	No.
KUMAON	...	Very little.
KURNAUL	...	Very little.
KURNOOL	...	Very little.
KURRACHEE	...	Very seldom.
LAHORE	...	Yes.
LOHARDUGGA	...	Not much.
LOODIANAH	...	Yes, they have a fair circulation.
LUCKNOW	...	No.
LULLUTPORE	...	Not much.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 29. *Are Native Gold Mohurs much used by Natives as means of currency in your neighbourhood?*

MADURA	... No.
MALABAR	.. No reply.
MALDAH	... No reply.
MAUNBHOOM	... No.
MARTABAN	... See question 25.
MEERUT	... No, the Government coin is preferred.
MERGUI	... No.
MIDNAPORE	... Not much.
MIRZAPORE	... No.
MOHUMDEE	... Not much.
MONGHYR	... Not much.
MONTGOMERRY	... Yes, if Jeypore and Furruckabad ones can be procured.
MOORSHEDABAD	... No.
MORADABAD	... No.
MOULMEIN	... No.
MOZUFFURGHUR	... No.
MOZUFFERNUGGUR	... Yes, for ornaments, not currency.
MUTTRA	... No.
MYANUNG	... No reply to this question.
MYMENSING	... No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 29.	<i>Are Native Gold Mohurs much used by Natives as means of currency in your neighbourhood?</i>
MYNAGOREE ...	No.
MYNPOOREE ...	Yes, as far as their limited numbers will permit.
NELLORE ...	Very seldom.
NOWGONG ...	I can hardly say they are.
NUDDEA ...	No.
OOMRAWUTTEE ...	Yes, but there are very few.
OONAO ...	Very little.
PAKOUR ...	No.
PATNA	No reply.
PERTABGURH	Little or no circulation.
21-PERGUNNAHS ...	No.
PESHAWUR ...	No.
POONA ...	No.
PUBNAH ...	No.
PURNEAH ...	No.
RAEPORE ...	No.
RAJMAHAL ...	No.
RAJSHANIE ...	No.
RAMREE ...	No.
RANGOON ...	No.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 29.	<i>Are Native Gold Mohurs much used by Natives as means of currency in your neighbourhood?</i>
RAWUL PINDEE ...	Yes.
ROORKEE ...	No reply
ROY BAREILLY ...	No.
RUTNAGHERRY ...	No.
SAHARUNPORE ...	Yes, moderately.
SALEM ...	No, only hoarded.
SANDOWAY	No.
SARUN	No.
SATTARA	Not much in use.
SAUGOR	Very seldom.
SEALKOTE	Not much.
SEEBSAUGOR	No.
SEETAPORE	Yes.
SHAHABAD	No.
SHAJEHANPORE	No.
SHAHPORE	No.
SHIKARPORE	No.
SIMLA	No.
SINGBHOOM	No.
SIRSA	No, because they have no fixed value.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 29.	<i>Are Native Gold Mohurs much used by Natives as a means of currency in your neighbourhood?</i>
SULTANPORE ...	No reply.
SURAT ...	No.
SYLHET ...	No.
TANJORE ...	No.
TANNA ...	No.
TAVOY ...	None.
TENASSERIM ...	No.
THAYET MYO ...	No.
TINNIVELLY ...	No.
TIPPERAH ...	No.
TIRHOOT ...	No.
TOUNGGOO ...	No reply.
TRAVANCORE & COCHIN	(Cochin) no ; (Travancore) some gold is in circulation.
TRICHINOPOLY ...	Very little used.
UMBALLA ...	Yes, to a certain extent.
VIZAGAPATAM ...	Not much.
WOON ...	See question 25.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 30.	State the names of the Gold Mohurs?																
AGRA	...	Jeypore, Mahomedshahee, and Moorshedabad.															
AHMEDABAD	...	Delhi Mohur, Misur, Jeyporee, Jhadsee, Bengalee.															
AHMEDNUGGUR	...	Lall Soorthee, Mahomedshahee, Augur Furruckabadec, Joynugguree, Burranpoory, Sindaysaee, Oldsetsaee, Shabadanee, Chowlkee, Gole Shabadanee, Bhag Nuggree, old Kasikaldar, new Kaldar, Bombay Soorthee, Alumshahee, Arkuthee, Shrcemuntachee, Nuggur Sicca, Jeyporee, and several others.															
AJMERE	...	Jeypore.															
AKYAB	...	None.															
ALLAHABAD	...	Of the reign of Mahomedshah, Akbur, Arungzeb, Mintage of Jeyporee, Lucknow, Benares, Moorshedabad-Charyaree, Nujubshahee, Alumshahee.															
ALLYGURH	...	Delhi, Lucknow, Jeypore, Umritsur, Moorshedabad.															
ARCOT (NORTH)	...	Some time back there were these—Rasi, Sultan, Wallace, Poona, Delhi, Surat Jayanagarum.															
ARCOT (SOUTH)	...	No Gold Mohurs; there are gold coins, such as Porvahan, Sanarakasoo, and such like.															
AZIMGURH	...	Kaldar, Delhi, Jeypore, Lucknow, Shairshahee.															
BACKERGUNGE	...	British Gold Mohur, Shah Alum Padsha, new Shah Alum Padsha, Sultanee, Arcot, Akburee.															
BALASORE	...	Jeyporee, Sultanee, Delwar, Hoonoomanee, old Mohur of 1819, British Gold Mohur.															
BANCOORAH	...	Moorshedabad, Delhiwal, Joynugguree.															
BANDA	...	<table><tr><td>Moorshedabadec Talosc.</td><td>Furruckabadec.</td><td>Burutporee.</td></tr><tr><td>Jeyporee.</td><td>Nujubshahee, Delhi.</td><td>Kalabundee.</td></tr><tr><td>Mahomedshahee.</td><td>Benarsee.</td><td>Moorshedabadec Judeed.</td></tr><tr><td>Shahjehanee.</td><td>Akburabadec.</td><td>Government Gold Mohur.</td></tr><tr><td>Lucknow.</td><td>Gwalioree.</td><td></td></tr></table>	Moorshedabadec Talosc.	Furruckabadec.	Burutporee.	Jeyporee.	Nujubshahee, Delhi.	Kalabundee.	Mahomedshahee.	Benarsee.	Moorshedabadec Judeed.	Shahjehanee.	Akburabadec.	Government Gold Mohur.	Lucknow.	Gwalioree.	
Moorshedabadec Talosc.	Furruckabadec.	Burutporee.															
Jeyporee.	Nujubshahee, Delhi.	Kalabundee.															
Mahomedshahee.	Benarsee.	Moorshedabadec Judeed.															
Shahjehanee.	Akburabadec.	Government Gold Mohur.															
Lucknow.	Gwalioree.																
BARAITCH	...	Kaldar, Muksoodabadec, Zurub of Delhi, Gooma, Jeyporee, Lucknow, Mahomedshahee.															
BAREILLY	...	No reply.															
BASSEIN	...	None.															
BEERBHOOM	...	Government, Joynugguree, Moorshedabadec, Akburee.															
BELGAUM	...	Akburee (round), ditto (square); five varieties of the Mahomed Shah called Punchmal.															
BELLARY	...	<table><tr><td>Akburee.</td><td>Zulfukar.</td></tr><tr><td>Hydrabad.</td><td>Badur Shah.</td></tr></table>	Akburee.	Zulfukar.	Hydrabad.	Badur Shah.											
Akburee.	Zulfukar.																
Hydrabad.	Badur Shah.																

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 30.

State the names of the Gold Mohurs?

BENARES	.. {	Jeyporee. Moorshedabadce. Akburce.	Dukhune. Pootlee. Tilla.	Nepalce. Mud Mulee. Charyaree.	Delhi. Lucknowee.
BHAUGULPORE		Kaldar, Joynugguree, Mahomedshahee.			
BIJNORE		No reply.			
BOGRAH		Akburce, Charyaree, Sooltanece.			
BOOLUNDSHUHUR		Jarshahee, Mahomedshahee, Moorshedabadce, Lucknow, Alumshahee, Chehra-shasee.			
BUDAON		Government Gold Mohur, old Jeypore, Government Kaldar, Lucknow Chehra-shahee.			
BULLOOAH		Akburce, Sooltanece, Charyaree Dhrung, Mahomed Shah, Shah Alum Padsha, Arcot.			
BUNNOO		Khorasance, Candaharee, Jeyporee, Furruckabadce.			
BURDWAN		Jeypore, Moorshedabad.			
CACHAR	... {	Government Gold Mohur. Moorshedabadce. Delhi.	Jeyporee Furruckabadce. Akburce.	Charyaree.	
CANARA (NORTH)	...	Three kinds ; all called Akburce.			
CANARA (SOUTH)	...	There are no Native Mohurs, but there are some Arabian coins.			
CANDEISH	...	None.			
CAWNPORE	...	Moorshedabad (old), ditto (new) ; Jeyporee (old), ditto (new).			
CHITTAGONG	...	Charyaree, Arcot, Goruckpore, Akburshahee, Moorshedabadce, &c.			
CHUMPARUN	...	Dilnar Nagur Sicca, Purana Sicca Jeypore.			
COIMBATORE	...	No reply to this question.			
CUDDAPAH	...	None.			
CUTTACK	... {	Moorshedabadce (old). Ditto (new). Jeyporee. Delhi.	Sersce. Company's Mohur. Queen's Mohur. Sultanece.	Dilnar. Hoonoomancee. Lucknow.	
DACCA	...	Sicca Ramporee, Sicca old, Shah Alum, Charyaree, Bulramee, Ram Raja, Joynugguree, Akburce.			

Abstract of Answers from Officers in charge of Treasuries.

QUESTION NO. 30.

State the names of the Gold Mohurs?

DARJEELING	No reply, as the names are not known.			
DEHRA DOON	...	{ Company's Gold Mohur. Moorshedabad (old). Ditto (new).	Jeypore. Mahomedshahee. Bahawulpore.	Puttiala. Bokhara.
DEHRA GHAAZEE KHAN	Furruckabadee, Jeyporee, Shahjehanee, Tilla, Balakhance.			
DEHRA ISMAIL KHAN	None.			
DELHI	...	There are several kinds of Gold Mohurs of different values.		
DEOGHUR	...	Joynugguree, Delhi, Moorshedabad, Nepal.		
DIARWAR	...	Akburee, Shestshace, Mudrasee.		
DHURMSALLA	...	Jeyporee, Rajpootana, Mooradabadee, Mahomedshahee, Lucknow.		
DIBROOGHUR	...	None here.		
DINAGEPORE	...	Moorshedabadee, Jeyporee, a few Government ones, and Hoons.		
ETA	...	Jeypore, Moorshedabad.		
ETAWAH	...	Jeypore, Government, Moorshedabad, Gwalior.		
FEROZEPORE	...	{ Sirkaree, Jeypore,	Kaldar, Puttiala,	Delhi, Nanukshahee, | Akburee, Putli Atmasha, | Bekaneer, and others.
FURREEDPORE	...	Government Mohur, Hal Purana, Moorshedabad, Jeyporee, Arcot, and Sekendari.		
FURRUCKABAD	...	Moorshedabadee, Kaldar, Jeypore, Lucknow, Delhi, Furruckabad.		
FUTTEHPORE	...	Jeypore, Delhi, Lucknow, Moorshedabad, Shajchanpore.		
FYZABAD	...	{ Moorshedabadee. Jeyporee. Mahomedshahee.	Delhi. Lucknow. Chota Ghoolee.	Purredas. Shershahee. Shumshershace Potteddar. Furruckabadee. Patna. Phooldar.
GANJAM	...	Delhi, Cuttack.		
GHAZEPORE	...	Jeypore, Lucknow, Delhi, Moorshedabad, Nepal, Company's.		
GODAVEEY	...	Hydrabad, Arcot, Sicea, Akbur.		

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 30.

State the names of the Gold Mohurs ?

GODDA	... Alumshahee, Joynugguree, Mahomedshahee, Modoosahee.
GONDAH	... Furruckabadce, Delhi, Lucknow, Jeypore, Government.
GOOJEANWALLAH	... Jeyporee, Lucknow, Russian, Puttiala, Bootkee, Tilla.
GOORDASPORE	... Mahomedshahee, Bootkee, Dutch Ducat, Tilla.
GOORGAON	... Jeyporee, Mahomedshahee, Alumshahee, Nanukshahee, Muksoodabadce, Bhurtpore, Lucknow.
GOOJERAT	... Company's Mohurs, Bokhara, Jeypore, Kuldar, Akbur.
GORUCKPORE	... Moorshedabad, Azimabad, Delhi.
GOWALPARAH	... Akbur Shah, Raja Mohori.
HAZARA	... Furruckabad, Jeyporee, Tilla Bokharce, Russian Boodkees, and other Russian coins.
HAZAREEBAUGH	... Sirkaree, Akburee, Jeyporee, Guinea, Bukhinee.
HISSAR	... Old and new Jeypore.
HOOCHLY	... Shah Alum, Akbur, old and new, the present Gold Mohur.
HOOSHYARPORE	... Shah Alum, Jeyporee, Delhi, Cherashahee, Rajashahee, Boodkees, Tillas, Dhabooshahee.
HOSHUNGABAD	... Cannot be answered.
HUMEERPORE	... Mahomedshahee, Jeyporee, old and new, Furruckabadce.
HURDUI	... Jeyporee, Mahomedshahee, Lucknow.
HYDRABAD	... Put Chenechi, Pesh Chenechi, Seetaramy Tilla, Ashrufce, Balookanee, Mahomedshahee, Moruk Akburee, Jeyporee.
JALOUN	... Jeypore and Delhi Mahomedshahee.
JESSORE	... No reply.
JHANSIE	... Jeypore, Kuldar, Delhi, Sonrathee, Akburee, Scindiashahee, Kotta, Boondee, Lucknow, Shahjehanee, Mahomedshahee.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 30.

State the names of the Gold Mohurs ?

JHELUM	...	Two old Kuldars, one new ditto, Jeyporee, Delhi, three sorts of Russian Bethi, three sorts of Boodkee, Tilla.					
JHUNG	...	Bokhara Tillas, Ahmed Shah, Furruckabad, Russian Boodkee.					
JOUNPORE	...	{	Jeyporee.	Dekhune.	Luchumee.	Gwalioore.	Charyaree.
			Hydrabadee.	Nepalee.	Benarsee.	Bhurtpooree.	
			Furruckabadee.	Soorut.	Azimabatlee.	Boondce.	
JUBBULPORE	...	Alum Gere, Furruckabadee, Jeypore, Akburee, Shahjehancee, Lucknow, Hoon, Soortee.					
JULLUNDUR	...	Jeyporee, Moorsheadabadee, Mahomedshahee, and others, though scarce.					
KAIRA	...	Farsee.					
KAMROOP	...	Akburee and Rajah Mohori.					
KANGRA	...	Akburee, Mahomedshahee, Ahmenshahee, Shahjehancee, Delhi Currency, Furruckabadee, and others.					
KISTNA	...	Bengalee, Madras, Hyderabad, Surat, Mahomedshahee, Sultan, and others, whose names we do not know.					
KOHAT	...	Mukhoodabadee, Jeyporee, Boodkee.					
KULLADGEE	...	Choukoonee, Akburee, Punchmellee, Soortee, Ramatunkee.					
KUMAON	...	Mahomedshahee, Jeyporee, Nanukshahee, &c.					
KURNAUL	...	Jeypore, Mahomedshahee, Kuldars.					
KURNOOL	...	Mitta Pagodas, Dollars.					
KURRACHEE	...	Suteramull, Akburshahee Noor, Mahomedshahee, Asrufee, Tilla Bokharee.					
LAHORE	...	Jeypore, Furruckabad, Shah Alum, Mahomed Shah, Boodkee; it is impossible to enumerate all in circulation.					
LOHARDUGGA	...	Shah Alum Padshah, Akbur Shah.					
LOODIANAH	...	Jeypore, Rajashahee, Kuldar.					
LUCKNOW	...	Mucheessahee, Pootleessahee, Pureessahee, Jeypooree, Shershahee, Shumshairshahee, Moorsheadabadee, Jeyporee.					
LULLUTPORE	...	{	Jeypore, old.	Delhi Mahomedshahee.	Kotah.	Muttra.	
			Ditto, new.	Delhi Puchmel.	Kochawun.		
			Ditto Tehree.	Delhi Shahjehanee.	Bijrungur.		
			Delhi Soorutce.	Ajmere.	Pootlee.		

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 30.

State the names of the Gold Mohurs ?

MADURA	None.
MALABAR	No reply.
MALDAH	No reply.
MAUNBHOOM	Moorshedabad and Government.
MARTABAN	None here.
MEERUT	Jeypore and Government.
MERGUI	None.
MIDNAPORE	Akburee, Jeyporee, and Sooltanee.
MIRZAPORE	Kuldar, Jeyporee, Government, Lucknow, and Delhi.
MOHUMDEE	Jeyporee. Kuldar. Mahomedshahee. Puttiala.
	Purreeshahee. New Jeyporee. Gowhurshahee.
	Shareshahee. Pootleedar. Furruckabaul.
	Muchleedar. Akburee. Shumshairshahee.
MONGHYR	... Joynugguree, Kuldar, Charyaree, Mahomedshahee, Shahjehancee, Chutter-shahee, Pootleewalla, Dukhinee.
MONTGOMERRY	... Furruckabadee, Jeyporee, Bokhara.
MOORSHEDABAD	... Akburshahee, Maladhari, Mahomedshahee, Delhi, Patnai, Charyaree, Moorshedabadee, Ram Chunderi.
MORADABAD	... Jeypore, old and new, Lucknow, and Government.
MOULMEIN	... None.
MOZUFFERGHUR	... Jeypore.
MOZUFFERNUGGUR	... Government, Jeypore; Kuldar, Moorshedabadee, Mahomedshahee.
MUTTRA	... Lucknow, Delhi, Tezpore, Bhurtpore, Jeypore.
MYANUNG	... No reply to this question.
MYMENSING	... Moorshedabad, Jeypore, Akbaree.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 30.

State the names of the Gold Mohurs?

MYNAGOREE	None.
MYNPOOREE	Jeypore, Lucknow, Delhi, Moorshedabad.
NELLORE	None.
NOWGONG	Assam, Furruckabad, Delhi, Agra.
NUDDEA	Akburee, Sultanee, Badshahye, Jeypore, Charyaree, and many others.
OOMRAWUTTEE	... Hyderabad, Jeypore, Rahni.
OONAO	... Jeypore, Delhi, Government.
PAKOUR	... None.
PATNA	... No reply.
PERTABGURH	... Delhi, Jeypore, Moorshedabad, Lucknow, Government.
24-PERGUNNAHS	... Akburee, Shah Alum Padshahee, old Government, new ditto, Ram Chundri.
PESHAWUR	... Russian Biti, Jeypore, Delhi, and Furruckabad.
POONA	... { Chowkuttee. Akburee, Delhi Sicca. Oodeepooree. Shetsshahee. Malshahee. Kaldar. Jeypore. Boondee. Oojnee. Punchmelle. Kotah.
PURNAH	... The Guinea and Ashrufec.
PURNEAH	... Jeypore, Akburee, Moorshedabad.
RAEPORE	... Jeypore, Delhi, old Company's.
RAJMAHAL	... Akburee, Joynugguree, Furruckabadec, Alumshahee.
RAJSHAHYE	... Shah Alum Padshahee and Government.
RAMREE	... None.
RANGOON	... Not applicable to British Burmah.

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 30.

State the names of the Gold Mohurs ?

RAWUL, PINDEE	Bokhara Tilla, Belgian Ducat, Jeyporee, Mahomedshahee, Moorshedabad, Government, Russian five Rouble piece.			
ROORKEE	No reply.			
ROY BAREILLY	Jeypore, Delhi, Surkaree Ashurfee (two kinds), Lucknow.			
RUTNAGHERRY	No reply to this question.			
SAHARUNPORE	Jeypore, Moorshedadad, Mahomedshahee.			
SALEM	Government Gold Mohur and the Thejozi.			
SANDOWAY	Alum Shah.			
SARUN	Government, Jeypore, Mahomedshahee, Lucknow, Benares, Shah Alum.			
SATTARA	No names can be given.			
SAUGOR	Jeypore, Delhi, Agra, Lucknow, Kota, Hyderabad, Benares, Shafi Jehan, Akburee.			
SEALKOTE	Moorshedabad, Delhi, Jeypore, Lucknow.			
SEERSAUGOR	Jeypore, Lucknow, Delhi, Assam, and Satranee.			
SEETAPORE	Shereshahee.	Akburshahee.	Furruckabadee.	
	Shumshairshahee.	Pootleedar.	Moorshedabadee.	
	Pureeshahee.	Muchleedar.	Alumgereee.	
	Mahomedshahee.	Jeyporee.	Patna Phoordaree.	
SHAHABAD	Mahomedshahee, Medushahee, Shah Alum, Lucknow, Jeypore, Benares.			
SHAJEHANPORE	Surkaree.	Shamshere.	Mahomed.	Old Kaldar.
	Jeyporee.	Muchli.	Ganhar.	Double.
	Shairshahee.	Putli.	Delhi.	Akburshahee.
	Pari.	Puchmul.	Najababadee.	
SHAJIPORE	Kaldar, Jeypore, Bookher, Tilla, old Tilla.			
SHIKARPORE	None here.			
SIMLA	Old and new Jeypore, Mahomedshahee, Moorshedabad, Rajashahee (Puftiala) Rajushahee (Nabha).			
SINGBHOOM	None.			
SIRSA	Jarshahee, Jeypore, Kaldar, Furruckabad, Delhi, Mahomedshahee.			

Abstract of Answers from Officers in charge of Treasuries.

QUESTION No. 30.	State the names of the Gold Mohurs ?			
SULTANPORE	...	No reply.		
SURAT	...	Bombay, Delhi, Bengal, Madras, Jeypore, Arungzebe, Akbur.		
SYLHET	...	Moorshedabad.		
TANJORE	...	None.		
TANNA	...	Surat, Shadshahe, Bengalee, Akburshahee, Shahjehanee.		
TAVOY	...	None.		
TENNASSERIM	...	None.		
THAYET MYO	...	None.		
TINNIVELLY		Doody Mohur and Rupee Mohur.		
TIPPERAH		Tabuk Purana, Hal Purana, French Sicca, Company's.		
TIRHOOT	...	{ Akburshahee. Jeyporee. Delhiwal.	Chutterpore. Muder Mallee. Moorshedabad.	Nepalee. Alumshahee. Kaldar.
				Mahomedshahee. Lucknow. Dukhnee.
TOUNGOO		No reply.		
TRAVANCORE & COCHIN		Cochin) Madras, Surat ; (Travancore) Chanacasi Venetian coins.		
TRICHINOPOLY		Shanar Cash, Puchee Cash.		
UMBALLA		Jeypore, old, and new Puttiala.		
VIZAGAPATAM		None.		
WOON		See question 25.		

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31 & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States ?

AGRA	...	For more than their intrinsic value; the Moorshedabad ones are preferred by the Natives.
AHMEDABAD	...	Yes, they sell for more than their real value; they have no artificial value.
AHMEDNUGGUR	...	For more than their real value; no artificial value.
AJMERE	...	The Jeypore Gold Mohur, the intrinsic value of which is Rs. 15-8, sells for Rs. 16, and in the mutiny was as high as Rs. 24.
AKYAB	...	For more; the old Gold Mohur fetches a higher price than the Government one.
ALLAHABAD	...	For more than their intrinsic value.
ALLYGURH	...	For intrinsic value; the Delhi and Jeypore are preferred.
ARCOT (NORTH)	...	They do; Native Gold Mohurs are not procurable here.
ARCOT (SOUTH)	...	None bear an artificial value; they are bought for their intrinsic worth.
AZIMGURH	...	No, their prices vary according to demand.
BACKERGUNGE	...	They pass for intrinsic value, and do not possess artificial value.
BALASORE	...	For their intrinsic worth; no artificial value.
BANCOORAH	...	For intrinsic worth; no artificial value.
BANDA	...	They bear an artificial value according to their various denominations.
BARAITCH	...	For intrinsic worth; they do not possess an artificial value.
BAREILLY	...	No reply.
BASSEIN	...	For intrinsic worth; no artificial value.
BEERBHOOM	...	For intrinsic value; the difference in price is owing to the well known value of the coin.
BELGAUM	...	Most pass at their intrinsic value, but Akburee is supposed to have been struck by Akbur the Great, and to protect the wearer from enchantment; hence it has an artificial value.
BELLARY	...	They are sold and purchased by weight.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31 & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States?

BENARES	An artificial value, according to their various denominations.
BHAUGULPORE	The Kaldar bears an artificial value ; the others do not.
BIJNORE	No reply.
BOGRAH	They bear an artificial value, according to their purity, and the reigns they were coined in.
BOOLUNDSHUHUR	Their value is derived partly from intrinsic value, and partly from reputation of coinage, &c.
BUDAON	Their value fluctuates ; they have no artificial value, but their worth is regulated by the demand.
BULLOOAH	No, according to demand and quality of gold.
BUNNOO	For intrinsic worth ; no artificial value.
BURDWAN	For more than their intrinsic value, according to purity of gold, or scarcity of them.
CACHAR	Pure gold sells at Rs. 18 per tolah.
CANARA (NORTH)	For more than their intrinsic value on account of their rarity.
CANARA (SOUTH)	They are sold for their intrinsic value.
CANDEISH	None here.
CAWNPORE	According to intrinsic value, but they fluctuate owing to the market value of gold.
CHITTAGONG	Mostly so, but the Charyaree has an artificial value, being looked on as a charm for procuring wealth.
CHUMPARUN	For their intrinsic value.
COIMBATORE	No Gold Mohurs here.
CUDDAPAH	For their intrinsic value ; no artificial worth.
CUTTACK	They sell for a little above their intrinsic value, without reference to where they were coined.
DACCA	They bear an artificial value, according to their denominations.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31 & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States?

DARJERLING	... It is believed they sell for more than their intrinsic value.
DEHRA DOON	... They bear an artificial value, subject to a slight discount or premium.
DEHRA GHAZEE KHAN	They pass for intrinsic value.
DEHRA ISMAIL KHAN	None here.
DELHI	... For intrinsic value, without reference to mintage.
DEOGHUR	For intrinsic value ; the price only differs according to the supply.
DIARWAR	The current price of gold is what is paid.
DHURMSALIA	For their full value, according to the purity of the gold, and the place whence they were issued.
DIBROOGHUR	No Mohurs current.
DINAGEPORE	Their price depends on the purity of gold.
ETA	For intrinsic worth ; no artificial value.
ETAWAH	The price is settled not so much by their proceeding from different Governments as by the demand for them.
FEROZEPORE	The price fluctuates according to supply and demand, as well also according to their various denominations and the States from which they proceed.
FURREEDPORE	Except the "Purana" and "Hal Purana" none bear an artificial value.
FURRUCKABAD	For intrinsic worth, except the Moorsheadabad, Jeyporee, and Delhi Mohurs, which have an artificial value.
FUTTEHPORE	They generally pass for their intrinsic value.
FYZABAD	They bear value according to their denominations.
GANJAM	For their intrinsic worth ; no artificial value.
GHAZEEPORE	Not for intrinsic value ; the rates of exchange differ.
GODAVERY	At their intrinsic value only.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31 & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States?

GODDA	... They have an artificial value, according to coinage.
GONDAH	... They bear value according to the amount of gold they are known to contain.
GOOJRANWALLAH	... For intrinsic value, except the Jeyporees and Bootkees.
GOORDASPORE	... I cannot say ; the prices vary.
GOORGAON	... They generally pass for intrinsic value.
GOOJERAT	... An intrinsic value.
GORUCKPORE	... The Jeyporee, Tilla Bokhara, and Boodkee pass for intrinsic value ; the others for less.
GOWALPARAH	... According to their denominations.
GOWHATTY	... For more than their intrinsic value, being bought up for hoarding
HAZARA	... For intrinsic value.
HAZAREEBAUGH	... For intrinsic value.
HISSAR	... For intrinsic value.
HOOGHLY	... For intrinsic value.
HOOSEHYARPORE	... For actual value.
HOSHUNGABAD	... Cannot be answered.
HUMEERPORE	... According to the quality of the gold.
HURDUI	... Generally for intrinsic value.
HYDRABAD	... For intrinsic value.
JALOUN	... For intrinsic value.
JESSORE	... No reply.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31 & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States?

JHANSIE	...	Only the Jeypore passes for intrinsic value; the remainder have artificial values.
JHELUM	...	Their value depends on the purity of the gold.
JHUNG	...	For intrinsic value.
JOUNPORE	...	The price fluctuates according to market rate.
JUBBULPORE	...	Some bear an artificial value.
JULLUNDUR	...	No, their price varies according to the price of gold.
KAIRA	...	For intrinsic value.
KANGRA	...	Generally for intrinsic value.
KISTNA	...	For intrinsic value.
KOHAT	...	No, there is a small discount; no regard is paid to name or mintage.
KULIADGEE	...	For intrinsic value.
KUMAON	...	According to purity and weight.
KURNAUL	...	An artificial value, according to denomination.
KURNOOL	...	An artificial value, according to demand.
KERRACHEE	...	An artificial value.
LAHORE	...	They have an artificial value.
LOHARDUGGA	...	An artificial value.
LOODIANA	...	For intrinsic value.
LUCKNOW	...	Yes, but they fluctuate according to market rates.
LULLUTPORE	...	The rate fluctuates much.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31 & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States?

MADURA	... No.
MALABAR	... No reply.
MALDAH	... No reply.
MARTABAN	... See question 25.
MAUNBHOM	... An artificial value.
MEERUT	... According to intrinsic value.
MERGU	... None here.
MIDNAPORE	... The Akburee at a fancy price ; the rest according to weight.
MIRZAPORE	... Artificial value.
MOHUMDEE	... According to their purity.
MONGHYR	... For intrinsic value.
MONTGOMERRY	... An artificial value, according to denomination.
MOORSIEDABAD	... Yes, with the exception of the Charyarce and Ram Chundri.
MORADABAD	... An artificial value.
MOULMEIN	... None here.
MOZUFFERGHUR	... Yes, to both questions.
MOZUFFERNUGGUR	... For intrinsic value by weight.
MUTTRA	... For intrinsic value.
MYANUNG	... No reply to this question.
MYMENSING	... An artificial value, according to denomination.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31 & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States?

MYNAGOREE	None here.
MYNPOOREE	For intrinsic value.
NELLORE	None here.
NOWGONG	For intrinsic value.
NUDEA	For intrinsic value.
OOMRAWUTTEE	Their value varies with the price of gold.
OONAO	Partly intrinsic and partly artificial.
PAKOUR	None here.
PATNA	No reply.
PERTABGURH	For intrinsic value.
24-PERGUNNAHS	For intrinsic value.
PESHAWUR	Their value is fixed by custom according to their value.
POONA	Not at intrinsic value, but according to test.
PUBNAH	At intrinsic value.
PURNEAH	At intrinsic value.
RAEPURE	At intrinsic value.
RAJMAHAL	Sometimes, but generally, an artificial value, with regard to mintage, &c.
RAJSHAHYE	An artificial value, according to denomination.
RAMREE	No coin without a Government Stamp would pass for intrinsic value.
RANGOON	Not applicable to British Burmah.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31. & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States ?

RAWUL PINDEE	An artificial value, according to denomination.
ROORKEE	No reply.
ROY BAREILLY	Market rates give them an artificial value.
RUTNAGHERRY	They are sold by weight, a higher price being sometimes paid according to the device on them.
SAHARUNPORE	Moorshedabadee has an artificial value ; the rest intrinsic.
SALEM	Above intrinsic value, according to their denominations.
SANDOWAY	No definite reply.
SARUN	No, the value is regulated by demand.
SATTARA	At intrinsic value.
SAUGOR	At intrinsic value.
SEALKOTE	Moorshedabadee bear an artificial value ; the others intrinsic.
SEETAPORE	An artificial value, according to denomination.
SEEBSAUGOR	For intrinsic value ; they have no artificial value.
SHAHABAD	The value fluctuates according to market rates.
SHAJERANPORE	Artificial value.
SHAHPORE	For intrinsic value.
SHIKARPORE	None here.
SIMLA	No reply to this question.
SINGBHOO	For intrinsic value only.
SIRSA	Their value is regulated by demand.

Abstract of Answers from Officers in charge of Treasuries.

QUESTIONS
Nos. 31 & 32.

Do they pass for their intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States ?

SULTANPORE	No reply.
SURAT	For intrinsic value.
SYLHET	Hardly any here.
TANJORE	None here.
TANNA	For intrinsic value.
TAVOY	None here.
TENASSERIM	None here.
THAYET MYO	None here.
TINNIVELLY	At an artificial value.
TIPPERAH	At an intrinsic value.
TIRHOOT	At an intrinsic value.
TOUNGGOO	No reply.
TRAVANCORE & COCHIN	(Cochin) an artificial value; (Travancore) the value fluctuates according to demand.
TRICHINOPOLY	... At an intrinsic value.
UMBALLA	... At an artificial value, according to name, &c.
VIZAGAPATAM	... Scarcely any here
WOON	... See question 25.

DENZIL R. ONSLOW,

Secretary.

ABSTRACT BY THE SECRETARY OF ANSWERS

FROM

COMMISSIONERS.

Abstract of Answers from Commissioners.

QUESTION No. 1. *Are the Government Currency Notes readily received and paid away by Natives in private monetary transactions ?*

ALLAHABAD	... No, except sometimes at Head Quarters of Issue.
ARRACAN	... Arracan is not included in any Circle.
ASSAM	... Yes, by Natives immediately about Europeans.
BENARES	... No.
BHAUGULPORE	... No.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	Not in the Mofussil.
BOMBAY, FROM COM- MISSIONER, NORTH- ERN DIVISION.	No, except in Bombay itself.
CHITTAGONG	... Not much.
COORG	... Very rarely.
CUTTACK	... Not in the interior of the district.
DACCA	... For settlement of account between merchants, yes ; between a wholesale and a retail vendor, no.
DELHI	... No.
JULLUNDUR	... No, only by Europeans.
MEERUT	... No.
MOOLTAN	... No.
MYSORE	... Those of the Bangalore Branch of the Madras Bank pass at par, but not those of the Head Office, Madras.
NAGPORE (CHOTA)	... No.
NUDDEA	... Yes.
SIND	... Yes.
SOONDERBUNS	... Yes, in payment of debts.
TENASSERIM	... No.
UMBALLA	... No.
UMRITSUR	... No.

Abstract of Answers from Commissioners.

QUESTION NO. 2. *If not, what is the reason for their depreciation, and what is the average rate at which they are counted?*

ALLAHABAD	Because all Banking Companies, including the Bank of Bengal, charge a heavy discount on them, and they are not easily convertible into cash. The rate of discount varies according to the distance from the Head Quarters of the Circle.
ARRACAN	See question 1.
ASSAM	Because Natives do not trust in them ; discount fluctuates.
BENARES	On account of the destructibility of the Note, and the Natives are suspicious of it. The discount varies.
BHARGULPORE ...	Because not easily convertible.
BOMBAY, FROM COMMISSIONER OF CUSTOMS.	Because discount is charged in the Mofussil. Discount varies.
BOMBAY, FROM COMMISSIONER, NORTH-EASTERN DIVISION.	Notes are disliked because they supplant Bills of Exchange issued by Native Firms.
CHITTAGONG ...	They are sometimes at a premium, and sometimes at a discount, according to the supply and demand.
COORG ...	The high value of silver all the year round and the uncertainty of the circulation of the Notes tend to depreciate them. Discount has been as high as 5 per cent.
CUTTACK	A receiver of a Note incurs risk in having his money locked up. The discount varies from 4 annas to 1 rupee per cent.
DACCA ...	From non-convertibility and suspicion ; discount from 4 annas to Rs. 3 per cent.
DELHI ...	Distrust ; discount varies.
JULLUNDUR ...	The Natives look on Notes with suspicion on account of their inconvertibility. The rate of discount is 8 annas or more per cent.
MEERUT ..	Want of convertibility ; discount 1 per cent.
MOOLTAN ...	Want of convertibility and distrust ; discount varies from annas 8 to Re. 1-8 and Rs. 2 per cent.
MYSORE ...	Want of ready conversion ; discount from 2 annas to 8 annas per cent.
NAGPORE (CHOTA) ...	Because Natives hoard their savings, and Notes are not adapted for the purpose.
NUDDEA ...	No depreciation ; a small fee is paid for accommodation.
SIND ...	No depreciation.
SOONDEREUNS ...	Discount and premium average 1 per cent., so that there is no certain depreciation.
TENNASSERIM	The Natives do not understand them.
UMBALLA	Discount from 4 to 8 annas per cent. Letters containing Notes have to be registered.
UMRITSUR	Because only convertible at Head Office ; discount from half anna to one anna per cent.

Abstract of Answers from Commissioners.

QUESTION No. 3.	<i>What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for silver, and silver for Notes ?</i>
ALLAHABAD	... Notes are cashed for travellers on demand, and may be exchanged for silver at the discretion of the Treasury Officer. There are no facilities to the Natives for converting Notes into silver.
ARRACAN	... See question 1.
ASSAM	... A Treasury Officer could answer this question better.
BENARES	... At the Office of Issue, there is no difficulty in the exchange, but elsewhere no facilities are afforded.
BHAGGULPORE	... Notes are given for silver, but cashed subject to certain restrictions.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	I receive and issue Currency Notes as coin, and <i>vice versa</i> .
BOMBAY, FROM COM- MISSIONER, NORTH- ERN DIVISION.	None.
CHITTAGONG	Facilities are afforded as far as Rules allow.
COORG	Silver is given for Notes according to the sale of Currency Notes in the preceding month.
CUTTACK	Small Notes are cashed for travellers.
DACCA	The answers of Collectors vary ; practically the public have not the benefit of the Collector's good intentions ; the Collector does not sit in the Treasury, and a Government Treasury has a Sentry at the door.
DELHI	District Officers have replied to this.
JULLUNDUR	Very few facilities. The Government Treasuries refuse apparently to acknowledge their value.
MEERUT	No facilities that I am aware of.
MOOLTAN	No facilities except to travellers and Railway Companies.
MYSORE	When there is a surplus of specie, Notes of the value of Rs. 10 to Rs. 100 are cashed.
NAGPORE (CHOTA)	The facilities are insufficient.
NUDDEA	Every facility permitted by the Rules.
SIND	Notes are cashed for travellers.
SOONDERBUNS	No reply to this question.
TENASSERIM	Notes are received in payment of Government dues.
UMBALLA	Notes are cashed for travellers and private parties, and are issued for silver.
UMRITSUR	Notes are cashed for travellers and private parties at the discretion of the Treasury Officer.

Abstract of Answers from Commissioners.

QUESTION No. 4. *Are these facilities sufficient; if not, what means can you suggest for increasing them?*

ALLAHABAD	..	No.
ARRACAN	..	See question 1.
ASSAM	...	No.
BENARES	...	No, the Issue Offices may be increased.
BHAUGULPORE	...	No.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.		No; gold should be issued to meet the demand of the Currency Notes.
BOMBAY, FROM COM- MISSIONER, NORTH- ERN DIVISION.		Public convenience must be more consulted.
CHITTAGONG	...	No; greater discretion should be allowed to Treasury Officers.
COORG	...	For issuing Notes, yes; for cashing them, no.
CUTTACK	...	Certainly not. Free exchange should be given by all Treasury Officers.
DACCA	...	Notes should be a legal tender, convertible for silver, and <i>vice versa</i> .
DELHI	...	Yes.
JULLUNDUR	...	Notes should be cashed at Tehseel Treasuries when there is cash enough.
MEERUT	...	No, Notes should be payable at all Government Treasuries, if the exchange results could be avoided.
MOOLTAN	...	No; buildings should be erected in large and small towns where Notes could be cashed on presentation.
MYSORE	...	No.
NAGPORE (CHDTA)	...	No, all Notes of a low value should be freely cashed.
NUDDEA	...	think if the Accountant General were less prompt in calling for our Notes directly they were received, greater facilities could be afforded.
SIND	...	No, Notes should be cashed to the amount issued.
SOONDERBUNS	...	No reply to this question.
TENASSERIM	..	Notes should be received and exchanged at all Treasuries.
UMBALLA	...	No, Notes for Rs. 100 and under should be cashed everywhere.
UMRITSUR	..	On one side sufficient.

Abstract of Answers from Commissioners.

QUESTION No. 5.	<i>Do you consider the present system of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it?</i>
ALLAHABAD	... No, and I would not retain it.
ARRACAN	... See question 1.
ASSAM	... No, and I would not retain it.
BENARES	... The Circles should be enlarged.
BHAUGULPORE	... No.
BOMBAY, FROM COMMISSIONER OF CUSTOMS.	No, and I would not retain it.
BOMBAY, FROM COMMISSIONER OF NORTHERN DIVISION.	I would amalgamate the Circles, and make Notes cashable at any Treasury within that Circle. Notes should be made with some less perishable material than paper to suit the habits of the people.
CHITTAGONG	... No.
COORG	... No, because it is not convertible at every Treasury.
CUTTACK	... Decidedly not.
DACCA	... It is absurd and incomprehensible.
DELHI	... No.
JULLUNDUR	... No, unless every District Treasury is authorized to cash Notes.
MEERUT	... No, and I would not retain it.
MOOLTAN	... Objected to.
MYSORE	... No.
NAGPORE (CHOTA)	... No.
NUDDEA	... No.
SIND	... Yes, to a limited extent; the number of Circles might be reduced.
SOONDERBUNS	... No reply to this question.
TENASSERIM	... No.
UMBÁLLA	... No.
UMRITSUR	... Yes, and I would retain it.

Abstract of Answers from Commissioners.

QUESTION No. 6. *If not, would you propose to increase the number of Circles (still retaining a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of Circles, would you establish Offices of Sub-Issue at the chief local Treasuries within each Circle, where the Note should be convertible on demand as at the Head Office of Issue of the Circle?*

ALLAHABAD	... Neither of these plans would answer.
ARRACAN	... See question 1.
ASSAM	... I advocate neither of these plans.
BENARES	... Offices of Issue at all the chief local Treasuries should be established.
BHAUGULPORE	... No.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	No.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See question 5.
CHITTAGONG	... No.
COORG	... No, the increase of Circles would involve additional expense and trouble.
CUTTACK	... I would have no Circle.
DACCA	... No.
DELHI	... I do not consider either plan good.
JULLUNDUR	... I would only cash Notes as of right at the Head Office of Issue.
MEERUT	... Offices of Sub-Issue should be established at the chief local Treasuries.
MOOLTAN	... Objected to.
MYSORE	... No.
Nagpore (CHOTA)	... The number of Head Offices should be increased.
NUDDEA	... No.
SIND	... I would increase the Circles.
SOONDERBUNS	... No reply to this question.
TENASSERIM	... No.
UMBALLA	.. No.
UMRITSUR	... Offices of Sub-Issue should be established.

Abstract of Answers from Commissioners.

QUESTION NO. 7. *Or would you prefer the plan of having one Universal Note for all India to be convertible only at the Presidency Towns, and at certain specified Treasuries? Or is there any other plan you would recommend?*

ALLAHABAD	Yes, convertible at certain selected Treasuries of Issue. To be popular, Notes must have an equal value all over India.
ARRACAN	Yes, Notes of Rs. 5 to Rs. 100 should be cashable at all Treasuries.
ASSAM	Yes, if not for all India, at any rate for each Presidency.
BENARES	No, it would be inconvenient to Government.
BHAUGULPORE	Yes.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	Yes.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	It would be premature to introduce one description of Note.
CHITTAGONG	Yes, and convertible at <i>all</i> Mofussil Treasuries, at the discretion of the Treasury Officer.
COORG	Yes : this is the only plan to make the Note popular.
CUTTACK	Yes.
DACCA	Yes.
DELHI	Yes, and convertible at all the present centres of Circles.
JULLUNDUR	See questions 5 and 6.
MEERUT	Yes, payable at Offices of Sub-Issue at chief local Treasuries.
MOOLTAN	Yes, and make over the currency to Banks.
MYSORE	Yes, and Notes up to Rs. 100 should be cashed at every Talook Treasury.
NAGPORE (CHOTA)	Yes.
NUDDEA	Yes, I believe there would be no great concentration of Notes at any one place in ordinary times.
SIND	Yes, if practicable. I doubt if we could have an Universal Note until our communication is improved.
SOONDERBUNS	No reply to this question.
TENASSERIM	Yes, if made legal tender.
UMBALLA	Yes, there should be one Treasury in each Commissioner's Division where Notes can be cashed.
UMRITSUR	. | No.

Abstract of Answers from Commissioners.

QUESTION NO. 8. *Would you propose a Note of Rs. 5, and if so, on what grounds?*

ALLAHABAD	Not at present, though at Presidency Towns, it would be freely taken.
ARRACAN	Yes.
ASSAM	No, the climate of India and the manners of the people are unfavourable to a hand-to-hand circulation of paper.
BENARES	Yes, it will facilitate circulation.
BHAUGULPORE	Yes, on the score of convenience.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS. ...	No.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	Not yet.
CHITTAGONG ..	Yes; eventually.
COORG .	Yes, it would be a convenience to the poorer classes.
CUTTACK .	No.
DACCA	Yes; it is best suited to the wants of the poorer classes.
DELHI	Yes.
JULLUNDUR	The Commissioner of Jullundur offers no further remarks, except that the general wish is in favor of a Gold Currency.
MEERUT	Yes, for the benefit of the poorer classes.
MOOLTAN	No.
MYSORE	Yes, if readily cashable at the nearest Talook Treasury.
NAGPORE (CHOTA)	No.
NUDDEA	Yes, for convenience sake.
SIND	Yes, it would be useful to the poorer classes.
SOONDERBUNS	Yes, it would be useful for small remittances.
TENASSERIM	Yes, a 2-Rupce Note would be useful.
UMBALLA	Yes.
UMRITSUR	Yes.

Abstract of Answers from Commissioners.

QUESTION NO. 9. *Are you of opinion that Notes of Rs. 5 would have a larger currency than Notes of a greater value?*

ALLAHABAD	See answer No. 8.
ARRACAN	Yes.
ASSAM	No.
BENARES	Yes, they will facilitate circulation.
BHAUGULPORE	Yes, eventually.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	No.
BOMBAY, FROM COM- MISSIONER OF NORTH ERN DIVISION.	Not yet.
CHITTAGONG	... It would depend on the Rules for supply and conversion.
COORG	... Yes.
CUTTACK	... No.
DACCA	... I do not know what is meant by "larger;" it is said the Bank of England make more Notes for £ 1,000 than for £ 5.
DELHI	... Yes.
JULLUNDUR	... See question 8.
MEERUT	... Yes.
MOOLTAN	... See answer No. 8.
MYSORE	Yes.
NAGPORE (CHOTA) ...	No.
NUDDEA	... Yes, in course of time.
SIND	... Yes, judging by issue of Notes for Rs. 10.
SOONDERBUNS	... Yes.
TENASSERIM	... Yes.
UMBALLA	... Yes.
UMRITSUR	... There would not be an extensive circulation amongst the mer

Abstract of Answers from Commissioners.

QUESTION No. 10. *Are Notes used much by Shroffs and Native Bankers for purposes of remittance?*

ALLAHABAD	...	No.
ARRACAN	...	No Shroffs or Bankers here.
ASSAM	...	Not much. There is no confidence in the Post Office.
BENARES	...	Yes.
BHAUGULPORE	...	Not very much.
BOMBAY, FROM COMMISSIONER OF CUSTOMS.		More by Europeans than Natives.
BOMBAY, FROM COMMISSIONER OF NORTHERN DIVISION.		See replies by Collectors.
CHITTAGONG	...	Yes, a good deal.
COORG	..	Only when Drafts or Cheques cannot be obtained.
CUTTACK	...	Yes.
DACCA	...	The District Officers, I think, rather exaggerate their use. Native Bankers would use them if they could get them.
DELHI	...	Yes, largely
JULLUNDUR	...	See question 8.
MEERUT	...	Very seldom.
MOOLTAN	...	Yes, when Native credit is bad.
MYSORE	...	Notes are chiefly used for remittance and traffic.
NAGPORE (CHOTA)	...	Hoondies are chiefly used; about one-eighth of the remittances are made in Notes.
NUDDEA	...	Yes.
SIND	...	Yes, to places where they can be cashed.
SOONDERBUNS	...	I do not think so. There is no reliance on the Post Office.
TENASSERIM	...	No.
UMBALLA	...	Yes, a good deal.
UMRITSUR	...	No.

Abstract of Answers from Commissioners.

QUESTION No. 11. *Is it the practice of Native Shroffs and Bankers to exact discount in all cases of cashing Notes?*

ALLAHABAD	Yes.
ARRACAN	No Shroffs or Bankers here.
ASSAM	Yes.
BENARES	Yes.
BHAUGULPORE	Yes.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	Yes, in the Mofussil.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.
CHITTAGONG	... Not as a general rule.
COORG	Yes.
CUTTACK	Yes, religiously.
DACCA	Yes.
DELHI	Yes.
JULIUNDUR	... See question 8.
MEERUT	... Yes.
MOOLTAN	... At times no discount is exacted.
MYSORE	... Notes are bought by Soucars at a discount from the public.
NAGPORE (CHOTA)	... Yes, in most cases.
NUDDEA	... Yes, as a fee on accommodation.
SIND	... Yes.
SOONDERBUNS	... Always.
TENASSERIM	... Not always.
UMBALLA	... Yes.
UMRITSUR	... Yes.

Abstract of Answers from Commissioners.

QUESTION No. 12. *Do the Shroffs and Native Bankers buy up the Notes at a discount for the purpose of sending them to the Head Quarters of Circles for encashment?*

ALLAHABAD	...	Possibly they do.
ARRACAN	...	No Shroffs or Native Bankers here.
ASSAM	...	Not generally in Assam.
BENARES	...	To a certain extent.
BHAUGULPORE	...	I think not as a rule.
BOMBAY FROM COM- MISSIONER OF CUS- TOMS.		Not largely.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.		See replies by Collectors.
CHITTAGONG	..	I think not.
COORG	..	I think not.
CUTTACK	...	Very probably.
DACCA	...	I think not.
DELHI		Yes.
JULLUNDUR	...	See question 8.
MEERUT	...	No.
MOOLTAN	...	No.
MYSORE	...	Yes, when there is likely to be a demand for remittances
NAGPORE (CHOTA)	...	No definite reply.
NUDDEA	...	Yes, but not in outlying districts.
SIND	...	Yes, sometimes.
SOONDERBUNS	...	No reply to this question.
TENASSERIM	...	No.
UMBALLA	...	Yes, to a great extent.
UMRITSUR	...	Yes.

Abstract of Answers from Commissioners.

QUESTION No. 13. *Do the Shroffs and Native Bankers prefer the Note to the Hoondree for purposes of remittance?*

ALLAHABAD	..	No, Hoondrees are safer.
ARRACAN	..	No Shroffs or Native Bankers here.
ASSAM	...	No answer is required. See reply No. 10.
BENARES	...	Yes, when a premium has to be paid for Hoondrees.
BHAUGULPORE	...	As a rule, Hoondrees are preferred.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	No.	
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.	
CHITTAGONG	...	No.
COORG	...	This depends on the rate of discount.
CUTTACK	...	Within the Circle, Notes are preferred ; beyond it, Hoondrees.
DACCA	...	They cannot get Notes, or no doubt they would prefer them.
DELHI	...	It depends on the rate of exchange.
JULLUNDUR	...	See question 8.
MEERUT	...	No.
MOOLTAN	...	No, if Native and Bank credit is good.
MYSORE	...	It depends on the exchange of the day.
NAGPORE (CHOTA)	...	No.
NUDDEA	..	Opinions on this point are equally balanced.
SIND	..	Yes, when the Hoondree rate is high.
SOONDERBUNS	..	No.
TENASSERIM	..	Not yet.
UMBALLA	..	They prefer Notes for remitting to Head Quarters of Circle.
UMRITSUR	...	No.

Abstract of Answers from Commissioners.

QUESTION NO. 14. *If your silver reserve runs very low owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?*

ALLAHABAD	This applies to the Treasury Officer.
ARRACAN	To Calcutta, Chittagong, or Rangoon by Steamer.
ASSAM	Treasury Officers can best reply to this question.
BENARES	No reply to this question.
BHAUGULPORE	Only applicable to Collector.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	Not applicable to Bombay.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.
CHITTAGONG	Apply to Treasury Officers for a reply.
COORG	To Mysore, or Mangalore, or by rail to Bangalore from Madras, and thence by cart.
CUTTACK	To Pooree 50 miles by road, or to Balasore, 100 miles, and also by sea to Calcutta.
DACCA	This applies to Collectors.
DELHI	See District reports.
JULLUNDUR	See question 8.
MEERUT	... To the District Treasuries; the rail passsss through three districts, and there are good roads in the three others.
MOOLTAN	To Umritsur, Lahore, Montgomery, Mozuffurghur, and Jhung. Rail to the first three.
MYSORE	The Notes would be sent to Madras for silver.
NAGPORE (CHOTA)	To Burdwan and Calcutta.
NUDEA	To the Bank of Bengal.
SIND	To Bombay, by sea.
SOONDERBUNS	No reply to this question.
TENASSERIM	By steamer to Rangoon.
UMBALLA	To Umballa or Delhi; a good road.
UMRITSUR	To Lahore, by rail.

*Abstract of Answers from Commissioners.***QUESTIONS
Nos. 15 & 16.**

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with? If so, what reasons have been assigned for the refusal to comply with your indents?

ALLAHABAD	These apply to Treasury Officers.
ARRACAN	I have charge of no Treasury.
ASSAM	See answer No. 14.
BENARES	... No reply to these questions.
BHAUGULPORE	... See answer No. 14.
BOMBAY, FROM COMMISSIONER OF CUSTOMS.	See answer No. 14.
BOMBAY, FROM COMMISSIONER OF NORTHERN DIVISION.	See replies by Collectors.
CHITTAGONG	... See answer No. 14.
COORG	... If Notes were taken at the Treasury, there would never be any occasion to indent for them.
CUTTACK	... In some places, yes. The reason given was that Notes would be used as remittances.
DACCA	... See answer No. 14.
DELHI	... See answer No. 14.
JULLUNDUR	... See question '8.
MEERUT	... Yes, I would refer to the Commissioner of Currency and the Accountant General for their reasons for refusal.
MOOLTAN	... Yes, owing to a delay in receiving Notes; there was no refusal.
MYSORE	... There has been no occasion to obtain supplies of Notes.
NAGPORE (CHOTA)	... Difficulty has been experienced.
NUDDEA	... Yes, the Collector of Jessore says that his indents have been refused, on the grounds that Notes were being used for remittance purposes.
SIND	... No.
SOONDERBUNS	... No reply to this question.
TENASSERIM	... No indents have been sent. See question 15.
UMBALLA	... Yes; no reason given.
UMRITSUR	... Yes; the reason assigned was that the quantity indented for was excessive.

Abstract of Answers from Commissioners.

QUESTION No. 17.	<i>What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood?</i>
ALLAHABAD ...	Rs. 14-14.
ARRACAN ...	From Rs. 17 to Rs. 18.
ASSAM ...	It is not met with here.
BENARES ...	Rs. 15.
BHAUGULPORE ...	See answer No. 14.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	Rs. 15.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.
CHITTAGONG ...	See answer No. 14.
COORG ...	It is rare here.
CUTTACK ...	From Rs. 14-4 to Rs. 15.
DACCA ...	Rs. 14.
DELHI ...	See answer No. 14.
JULLUNDUR ...	See question 8.
MEERUT ...	Rs. 15.
MOOLTAN ...	Rs. 15.
MYSORE ...	From 2 to 4 annas premium.
NAGPORE (CHOTA) ...	None here.
NUDDEA ...	From Rs. 14-12 to Rs. 15-8.
SIND ...	Rs. 14-8 to Rs. 15.
SOONDERBUNS ...	No reply to this question.
TENASSERIM ...	No Gold Mohurs here.
UMBALLA ...	Rs. 15-1.
UMRITSUR ..	Average value Rs. 15.

Abstract of Answers from Commissioners.

QUESTIONS
Nos. 18 & 19.

What average values do the English and Australian Sovereigns bear in the Buzars in your neighbourhood ?

ALLAHABAD	From Rs. 10 to Rs. 10-0-6.
ARRACAN	About Rs. 10.
ASSAM	None here.
BENARES	Rs. 10, the English, and 1 anna more, the Australian.
BHAUGULPORE	See answer No 14.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	English about Rs. 10-2 ; Australian seldom saleable at Rs. 10.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.
CHITTAGONG	... | See answer No. 14.
COORG	... | English Rs. 10-2 ; Australian Rs. 10-4.
CUTTACK	.. | English from Rs. 10-2 to Rs. 10-4 ; Australian from Rs. 10 to Rs. 10-2.
DACCA	... | None here.
DELHI	.. | See answer No 14.
JULLUNDUR	... | See question 8.
MEERUT	... | Rs. 10.
MOOLTAN	... | English Rs. 10-3 ; Australian Rs. 10-1.
MYSORE	... | English from 2 to 3 annas premium ; Australian from ½ anna to 3 annas ditto.
NAGPORE (CHOTA)	... | From Rs. 9-14 to Rs. 10.
NUDDEA	... | English Rs. 10-4 to Rs. 10-14 ; Australian from Rs. 10 to Rs. 10-3.
SIND	... | English from Rs. 10-1 to Rs. 10-6 ; Australian about 2 annas more.
SOONDERBUNS	... | No reply to this question.
TENASSERIM	... | English from Rs. 10-4 to Rs. 10-8 ; Australian Rs. 10.
UMBALLA	... | English Rs. 10-5 ; Australian Rs. 10-5-6.
UMRITSUR	... | English Rs. 10 ; Australian about 1 anna more.

Abstract of Answers from Commissioners.

QUESTIONS
NOS. 20 & 21.

Do you think the coins above mentioned generally bear a higher value in Mofussil Bazars than in Presidency Towns ; if so, what is the cause ?

ALLAHABAD	... | Yes, owing to scarcity in the former.
ARRACAN	... | Yes, owing to the ignorance of the Natives.
ASSAM	... | Not known.
BENARES	... | In the Mofussil, as there are no Bankers, gold is cheaper.
BHAUGULPORE	... | The Collector can best answer this question.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	Yes, owing to scarcity in the Mofussil.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.
CHITTAGONG	... | See answer No. 14.
COORG	Yes, because they are purchased for ornaments.
CUTTACK	... | I think not. They are plentiful, and used as ornaments.
DACCA	Not known in this Division.
DELHI	... | I cannot say.
JULLUNDUR	... | See question 8.
MEERUT	... | Yes, they are used for jewellery.
MOOLTAN	... | I cannot say.
MYSORE	... | Yes, because used for ornaments.
NAGPORE (CHOTA)	... | On the whole, no.
NUDDEA	... | Opinions are divided.
SIND	... | Yes, because gold is convenient for remittance.
SOONDERBUNS	... | No reply to this question.
TENASSERIM	... | I think not. Gold is cheaper in the Mofussil.
UMBALLA	... | Yes, owing to cost of carriage.
UMRITSUR	... | Yes, generally, because articles of merchandise.

Abstract of Answers from Commissioners.

QUESTION NO. 22	<i>Are the people fond of gold for the purpose of hoarding or circulation ?</i>
ALLAHABAD ...	For hoarding.
ARRACAN ...	To make ornaments.
ASSAM ...	Yes, but the golden age has not yet set in, we are still in the silver age.
BENARES ...	They are.
BHAUGULPORE ...	For hoarding and making ornaments.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	For hoarding.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISON.	For hoarding.
CHITTAGONG ...	For hoarding.
COORG ...	For both purposes.
CUTTACK ...	For hoarding.
DACCA ...	For hoarding.
DELHI ...	For hoarding and remittance.
JULLUNDUR ...	See question 8.
MEERUT ...	For hoarding.
MOOLTAN ...	Gold is hoarded in the shape of ornaments.
MYSORE ...	For hoarding and ornaments.
NAGPORE (CHOTA) ...	They hoard silver and copper, but have no chance of getting gold to hoard.
NUDDRA ...	For both purposes.
SIND ...	For hoarding and jewellery.
SOONDERJUNS ...	For hoarding.
TENASSERIM ...	For jewellery.
UMBABLA ...	Yes.
UMRITSUR ...	For hoarding.

Abstract of Answers from Commissioners.

QUESTION No. 23.

Would the Natives like a Gold Currency.

ALLAHABAD	... I think they would.
ARRACAN	. ... If gold were current people might not dislike it.
ASSAM	... Yes, it would stimulate industry.
BENARES	... By all means.
BHAUGULPORE	... Yes, if of full value.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	Yes, in preference to Currency Notes.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	Yes, being far more convenient than a Silver Currency.
CHITTAGONG	. I think they would.
COORG	. Yes.
CUTTACK	. If made legal tender.
DACCA	. Yes.
DELHI	. Yes.
JULLUNDUR	. See question 8.
MEERUT	. Yes, if it were easily convertible.
MOOLTAN	. They would not object to it.
MYSORE	. Yes.
NAGPORE (CHOTA)	. Yes, if pure.
NUDDEA	. Yes.
SIND	. Most certainly.
SOONDERBUNS	. Yes.
TENASSERIM	. I think so.
UMBALLA	Yes.
UMRITSUR	. Merchants and dealers would not like it.

Abstract of Answers from Commissioners.

QUESTION NO. 24. *Are gold coins of Rs. 15, Rs. 10, and Rs. 5 likely to find more favor in their eyes than Notes of the same value?*

ALLAHABAD	... Most certainly.
ARRACAN	... Yes.
ASSAM	... | Yes.
BENARES	... Most certainly.
BHAUGULPORE	... Yes; but if the Note were easily convertible, there would not be much difference in their estimation.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	Very much.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	| See replies by Collectors.
CHITTAGONG	... Yes.
COORG	... Yes.
CUTTACK	... Decidedly.
DACCA	... In England, who cares whether he has five sovereigns or a £5 Note in his pocket so long as he is in a place where the latter can be changed if necessary. I do not see why the climate of India, or the color of the people, should affect the case.
DELHI	... Yes.
JULLUNDUR	... See question 8.
MEERUT	... | Yes.
MOOLTAN	... Yes.
MYSORE	... Yes, for some reasons.
NAGPORE (CHOTA)	... Yes, if of pure gold; gold coins are tangible.
NUDDEA	... I think they would.
SIND	... Yes.
SOONDERBUNS	... Yes.
TENASSERIM	... I think so.
UMBALLA	... Yes.
UMRITSUR	... The mercantile community would prefer Notes; the agricultural, gold.

Abstract of Answers from Commissioners.

QUESTION No. 25. *Would a Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation, when people become accustomed to them?*

ALLAHABAD	... Not under the present system of Circles.
ARRACAN	... Notes will not pass here for a long time.
ASSAM	... I think not.
BENARES	... Yes.
BHAUGULPORE	... I think it would.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	I think so.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.
CHITTAGONG	... Yes, to some extent.
COORG	... Yes, gold would be held as a reserve.
CUTTACK	... Yes.
DACCA	... I think it needless to repeat the able arguments of His Excellency the Commander-in-Chief.
DELHI	... I think not.
JULLUNDUR	... See question 8.
MEERUT	... Yes, when the poorer classes become accustomed to it.
MOOLTAN	... I think if perfect convertibility were given to the Paper Currency, gold and silver would be displaced to a large extent.
MYSORE	... I do not see how it would.
NAGPORE (CHOTA)...	Yes.
NUDDEA	... Probably.
SIND	... Doubtful, scarcely to any greater perceptible extent.
SOONDERBUNS	... I think not.
TENASSERIM	... I think so.
UMBALLA	... I cannot see how it would do so.
UMRITSUR	.. No, it would rather impede it.

Abstract of Answers from Commissioners.

QUESTION No. 26. *Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?*

ALLAHABAD	Not under the present system of Circles.
ARRACAN	Possibly.
ASSAM	... Yes, it is easier of transport.
BENARES	... Yes.
BHAGULPORE	... Yes.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	I think so.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.
CHITTAGONG	. Decidedly, but no obstacles in the way of convertibility must be imposed.
COORG	. Yes.
CUTTACK	. Undoubtedly.
DACCA	. Yes.
DELHI	. Yes, if outlying Treasuries were supplied with gold.
JULIUNDUR	. See question 8.
MEERUT	. It may eventually.
MOOLTAN	. I do not see that outlying Treasuries would benefit more by gold than silver. Gold would be cheaper to send, but its greater value would require stricter custody.
MYSORE	. Yes.
NAGPORE (CIOTA)	Yes.
NUDDEA	Yes, because less difficult to transport.
SIND	To a certain extent, yes.
SOONDERBUNS	No reply to this question.
TENASSERIM	Gradually.
UMBALLA	Yes, it would facilitate the carriage of coin.
UMRITSUR	Yes.

Abstract of Answers from Commissioners.

QUESTION No. 27.	<i>What is the opinion of large shroffs or dealers in Currency? Do they prefer a Silver Currency alone, or Silver and Paper, as it at present exists, or Silver, Gold, and Paper?</i>	
ALLAHABAD	...	Silver and Gold. Paper Currency affects their hoondecanah business.
ARRACAN	...	No shroffs or dealers in currency here
ASSAM	...	They would leave it as it is.
BENARES		Silver and gold.
BHAUGULPORE		All three.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.		I think they would soon get accustomed to Silver, Gold, and Paper.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.		See replies by Collectors.
CHITTAGONG	...	They have no decided opinion on the matter.
COORG	...	Gold, Silver, and Paper.
CUTTACK	...	All three.
DACCA	...	I can form no opinion.
DELHI	...	Gold and Paper.
JULLUNDUR	...	See question 8.
MEERUT	...	Gold and Silver.
MOOLTAN		Natives have no defined ideas on these points.
MYSORE	...	Gold, Silver, and Paper.
NAGPORE (CHOTA) ...		Gold, Silver, and Paper.
NUDDEA		All three.
SIND		All three.
SOONDERBUNGS		No reply to this question.
TENASSERIM		All three.
UMBALLA		All three.
UMRITSUR		Silver and Notes, provided they are easily cashable.

Abstract of Answers from Commissioners.

QUESTION. No. 28. *Does bar gold circulate in your neighbourhood ; if so, how is its purity ensured ?*

ALLAHABAD	...	Not as currency ; it is tested by fire and other processes.
ARRACAN	...	No.
ASSAM	...	Very little ; by fire.
BENARES	...	No. It is purchased for ornaments.
BHAUGULPORE	...	No.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS	...	No.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	...	No ; coins are always melted down, and I would make some stringent lega provision to prevent this.
CHITTAGONG	..	No.
COORG	...	No.
CUTTACK	...	Yes, its purity is tested by the "Kussowtee."
DACCA	...	No.
DELHI	...	See District Reports.
JULLUNDUR	...	See question 8.
MEERUT	...	Not freely ; by fire.
MOOLTAN	...	No.
MYSORE	...	Not as a circulating medium.
NAGPORE (CHOTA)	...	No.
NUDDEA	...	Very little bar gold is seen ; it is tested by the "Kussowtee" stone.
SIND	...	It does not circulate ; by the touchstone.
SOONDERBUNS	...	No reply to this question.
TENASSERIM	...	Chinese leaf gold does.
UMBALLA	...	No.
UMRITSUR	...	Yes ; by fire, and the gold stone.

Abstract of Answers from Commissioners.

QUESTION No. 29. *Are Native Gold Mohurs much used by Natives as a means of currency in your neighbourhood?*

ALLAHABAD	...	To a very limited d
ARRACAN	...	No.
ASSAM	...	No.
BENARES	...	No.
BHAUGULPORE	...	No.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.		No.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.		See replies by Collectors.
CHITTAGONG		See answers by Collectors.
COORG		No.
CUTTACK	...	No.
DACCA	...	No.
DELHI	...	No.
JULLUNDUR	...	See question 8.
MEERUT	...	No.
MOOLTAN	...	To some extent our trade with Central Asia is the cause of gold not circu- lating.
MYSORE	...	No.
NAGPORE (CHOTA)	...	Very little.
NUDDEA	...	No.
SIND	...	Yes, Puttans and Cutchecs.
SOONDERBUNS	...	No reply to this question.
TENASSERIM	...	Not at all.
UMBALLA	...	Very little.
UMBITSUR	...	No; they are purchased for hoarding purposes.

Abstract of Answers from Commissioners.

QUESTION No. 30.

State the names of the Gold Mohurs ?

ALLAHABAD	..	Kuldar kohum, Jeypore, Mahomedshahee, Shajeehance, Akbaree, Lucknow Poothleeda, Lucknow Muchleedar, Lucknow Shumshershahee, Gwalior, Benares, Furruckabadee, Kota Boondee, Mulashahee, Gohurshahee, Delhi, Arcottee, Government.
ARRACAN	...	None.
ASSAM	...	Old Company, Akbar and Rajah.
BENARES	...	Bhurutpore, Jeypore, Lucknow, &c., &c.
BHAUGULPORE	..	See answers from Collectors.
BOMBAY, FROM COMMISSIONER OF CUSTOMS.		A few of Native die are to be seen in remote parts of the Presidency.
BOMBAY, FROM COMMISSIONER OF NORTH ERN DIVISION.		See replies by Collectors.
CHITTAGONG	...	See answers by Collectors.
COORG	...	There are none.
CUTTACK	...	A large variety.
DACCA	...	See answers by Collectors.
DELHI	...	Government and Jeypore.
JULLUNDUR	...	See question No. 8.
MEERUT	...	Jeypore, Mussodabadee, Mahomedshahee, Alumshahee, Shah Jehan.
MOOLTAN	...	Tilla, Jeypore Usherfee, Furruckbad, Old Mashee, New Mashee, three varieties of Boodkee.
MYSORE	...	None.
NAGPORE (CHOTA)	...	Shah Jehan and Jeypore.
NUDDEA	...	Charkaree, Gajecree, Kurinkasy, Jeyporee, Surbanee, Shah Alum, Akbar.
SIND	...	Shershahee, Enahd Shahee, Tilla, Borlah.
SOONDURBUNS	...	No reply to this question.
TENASSERIM	...	No reply to this question.
UMBALLA	...	Jeypore, Rajshahee, Old milled.
UMRITSUR	...	Old Mohur, New Mohur, Jeypore, Government, Mahomed Shah, two kinds of Boodkee, Tilla, Usherfee, Nanuckshahee.

Abstract of Answers from Commissioners.

QUESTIONS
Nos. 31 & 32.

Do they pass for intrinsic value, or do they bear an artificial value, according to their respective denominations, or as proceeding from certain states?

ALLAHABAD	... Generally for intrinsic value.
ARRACAN	... See question 30.
ASSAM	... For a little more than intrinsic value.
BENARES	... For intrinsic value.
BHAUGULPORE	... See answers by Collectors.
BOMBAY, FROM COM- MISSIONER OF CUS- TOMS.	They have no artificial value, except Akburee Mohurs, which are prized by antiquarians.
BOMBAY, FROM COM- MISSIONER OF NORTH- ERN DIVISION.	See replies by Collectors.
CHITTAGONG	. See answers by Collectors.
COORG	. There are none.
CUTTACK	.. They are bought slightly above their intrinsic value.
DACCA	. For artificial value.
DELHI	.. At their intrinsic value, except the Jeypore Gold Mohur, which commands a fancy price.
JULLUNDUR	.. See question No. 8.
MEERUT	.. For intrinsic value.
MOOLTAN	.. For intrinsic value, except the Furruckabad one, which commands a fancy price.
MYSORE	. An artificial value.
NAGPORE (CHOTA)	. For intrinsic value.
NUDDEA	. Sometimes one, and sometimes the other.
SIND	.. An artificial value.
SOONDEREENS	.. No reply to this question.
TENASSERIM	.. No reply to this question.
UMBALLA	.. An artificial value.
UMRITSUR	<u>Artificial value.</u>

ABSTRACT BY THE SECRETARY OF ANSWERS

FROM

MANAGERS OF BANKS.

Abstract of Answers from Managers of Banks.

QUESTION No. 1.	<i>Are Government Currency Notes readily received and paid away by the Native community at their full value in private monetary transactions?</i>
AJMERE, BRANCH OF THE BANK OF BOMBAY.	Very few are used, even as drafts.
BANK OF BOMBAY ..	Yes, in Bombay.
AGRA AND MASTERMAN'S BANK, BOMBAY.	I am unable to give information.
ASIATIC BANKING CORPORATION, BOMBAY.	Yes, within their respective Circles.
CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY.	Yes.
CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY.	Yes, in the Presidency.
ORIENTAL BANK CORPORATION, BOMBAY.	I am unable to give information.
BANK OF BENGAL, DACCA.	No, they are traded with.
BANK OF BENGAL, MIRZAPORE.	No, they are treated more as Bills of Exchange.
BANK OF BENGAL, NAGPORE.	Never.
BANK OF MADRAS ...	Yes, within the limits of a Circle.
PUNJAB BANK, RAWUL PINDEE.	No.

Abstract of Answers from Managers of Banks.

QUESTION No. 2. *If not, what is the reason for their depreciation, and what is the average rate at which they are discounted?*

AJMER, BRANCH OF THE BANK OF BOMBAY. They are not received in the Treasuries. Average rate of discount $1\frac{1}{2}$ to $1\frac{1}{2}$ per cent.

BANK OF BOMBAY ... No depreciation.

AGRA AND MASTERMAN'S BANK, BOMBAY. No information; answered in No. 1.

ASIATIC BANKING CORPORATION, BOMBAY. No depreciation; answered in No. 1.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. No depreciation.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. No answer to this question.

ORIENTAL BANK CORPORATION, BOMBAY. No reply; I am not in a position to give information.

BANK OF BENGAL, DACCA. The rate of exchange rises and falls according to the state of the money market.

BANK OF BENGAL, MIRZAPORE. The depreciation varies with the rate of exchange.

BANK OF BENGAL, NAGPORE. Natives are not yet accustomed to Paper Currency. Rate of discount in Nagpore and Kamptee 2 to 4 annas per cent., in the country 1 to 2 per cent; in some places, it is quite impossible to cash a note.

BANK OF MADRAS ... The difficulty of obtaining silver in exchange; depreciation proportioned to expense and risk in conveying silver.

PUNJAB BANK, RAWUL PINDKE. Owing to their non-convertibility.

Abstract of Answers from Managers of Banks.

QUESTION NO. 3. *What facilities are afforded by Officers in charge of Government Treasuries for the exchange of Currency Notes for Silver, and Silver for Notes?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. Best known to Treasury Officers.

BANK OF BOMBAY ... Refer to Government servants.

AGRA AND MASTERMAN'S BANK, BOMBAY. Every facility has always been afforded.

ASIATIC BANKING CORPORATION, BOMBAY. To be answered by Government Officers in charge of Treasuries.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. No answer to this question.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. No answer to this question.

ORIENTAL BANK CORPORATION, BOMBAY. No reply ; I am unable to give information.

BANK OF BENGAL, DACCA. They issue them in exchange for silver, and receive them for Government dues.

BANK OF BENGAL, MIRZAPORE. The Bank receives Allahabad Notes in payment of dues and to credit account, but does cash all Notes for silver.

BANK OF BENGAL, NAGPORE. Every facility at Head Quarters of Circle, but there is great difficulty of obtaining encashment in the Mofussil.

BANK OF MADRAS ... They can only exchange silver for Notes to a very limited extent.

PUNJAB BANK, RAWUL PINDEE. None at all.

Abstract of Answers from Managers of Banks.

QUESTION NO. 4. *Are these facilities sufficient; if not, what means can you suggest for increasing them?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. They will never be popular unless convertible at every Treasury.

BANK OF BOMBAY ... To be answered by Government servants.

AGRA AND MASTER-MAN'S BANK, BOMBAY. Sufficient.

ASIATIC BANKING CORPORATION, BOMBAY. To be answered by Government Officers.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. No answer to this question.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. No answer to this question.

ORIENTAL BANK CORPORATION, BOMBAY. No reply; I am unable to give information.

BANK OF BENGAL, DACCA. Fully.

BANK OF BENGAL, MIRZAPORE. No; I would employ Banks.

BANK OF BENGAL, NAGPORE. No; Government should cash Notes to the utmost of their power.

BANK OF MADRAS ... Not sufficient. I would establish Branch Banks, and use their agency.

BUNJAB BANK, RAWUL PINDEE. *Vide* Question 6.

Abstract of Answers from Managers of Banks.

QUESTION NO. 5. *Do you consider the present arrangement of Circles, with a separate Note for each Circle, well calculated to promote the reception of a Paper Currency by the Native population, and would you retain it?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. On the whole, I would retain the present system.

BANK OF BOMBAY ... No.

AGRA AND MASTERMAN'S BANK, BOMBAY. Not competent to offer any opinion.

ASIATIC BANKING CORPORATION, BOMBAY. Quite inadequate, and I would not retain it if a more comprehensive scheme was found practicable.

CHARTERED BANK OF INDIA AUSTRALIA, AND CHINA, BOMBAY. The present system works well enough.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. *At present* the only practicable means.

ORIENTAL BANK CORPORATION, BOMBAY. No reply ; I am not in a position to give information.

BANK OF BENGAL, DACCA. No ; I would not retain it.

BANK OF BENGAL, MIRZAPORE. No ; the circulation must be circulated by Banks.

BANK OF BENGAL, NAGPORE. No.

BANK OF MADRAS ... Well adapted.

PUNJAB BANK, RAWUL PINDEE. Very good for Banks, but bad for individuals.

Abstract of Answers from Managers of Banks.

QUESTION NO. 6.

If not, would you propose to increase the number of Circles (still retaining the plan of a separate Note for each Circle), and if so, to what extent? Or, keeping the present number of main Circles, would you establish Offices of Sub-Issue at the chief Local Treasuries within each Circle, where the Note should be convertible on demand as at the Head Office of Issue of the Circle?

AJMERE, BRANCH OF
THE BANK OF BOM-
BAY.

I would increase the number of Circles, making the note convertible at every Treasury in that Circle.

BANK OF BOMBAY ... Offices of Sub-Issue.

AGRA AND MASTER-
MAN'S BANK, BOM-
BAY.

Not competent to offer any opinion.

ASIATIC BANKING COR-
PORATION, BOMBAY.

See answer to No. 7.

CHARTERED BANK OF
INDIA, AUSTRALIA,
AND CHINA, BOM-
BAY.

No answer to this question.

CHARTERED MERCAN-
TILE BANK OF IN-
DIA, LONDON, AND
CHINA, BOMBAY.

Circles as few as possible; Offices of Sub-Issue.

ORIENTAL BANK COR-
PORATION, BOMBAY.

The best plan is to extend the number of Circles of Issue.

BANK OF BENGAL,
DACCA.

Increase the number of Circles.

BANK OF BENGAL,
MIRZAPORE.

The number of Circles should be increased, and the vernacular of the Circle imprinted.

BANK OF BENGAL, No.
NAGPORE.

BANK OF MADRAS, ... Neither increase the number of Circles nor establish Offices of Sub-Issue.

PUNJAB BANK, RAWUL
PINDIEE. The increase of Circles would be advantageous.

Abstract of Answers from Managers of Banks.

QUESTION NO. 7.	<i>Or would you prefer the plan of having one Universal Note for all India, to be convertible only at the Presidency Towns and at certain specified Treasuries? Or is there any other plan you would recommend?</i>
AJMERE, BRANCH OF THE BANK OF BOMBAY.	Until the Natives understand Notes, I think one Universal Note would be liable to much abuse.
BANK OF BOMBAY ...	One Universal Note for India, or entrust Paper Issue to the three Presidency Banks.
AGRA AND MASTERMAN'S BANK, BOMBAY.	Not competent to offer any opinion.
ASIATIC BANKING CORPORATION, BOMBAY.	I suggest that there should be one National Bank, and Bank Notes instead of Government Notes.
CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY.	No. An Universal Note would be bought up and remitted, and would cause a drain upon certain Treasuries.
CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY.	An Universal Note currency for all India is highly desirable, but it would be found, under existing circumstances, impracticable on account of the constant fluctuations of money. But I think we might have it when the Presidency Towns are connected by rail.
ORIENTAL BANK CORPORATION, BOMBAY.	An Universal Note for all India is most desirable, but its practicability is highly questionable.
BANK OF BENGAL, DACCA.	An Universal Note for all India.
BANK OF BENGAL, MIRZAPORE.	An Universal Note is not feasible.
BANK OF BENGAL, NAGPORE.	I would have one Universal Note when Calcutta, Bombay, and Madras are connected by rail.
BANK OF MADRAS ...	Not an Universal Note for all India, but each Presidency to have its own Note.
PUNJAB BANK, RAWUL PINDEE.	This is the best plan, but difficult of execution.

Abstract of Answers from Managers of Banks.

QUESTION No. 8. *Would you propose a Note of the value of 5 Rupees, and if so, on what grounds?*

AJMER, BRANCH OF THE BANK OF BOMBAY. Yes, on the whole.

BANK OF BOMBAY ... No.

AGRA AND MASTERMAN'S BANK, BOMBAY. No.

ASIATIC BANKING CORPORATION, BOMBAY. No necessity in the Presidency Towns; in the interior it might be found convenient.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Yes; it is admitted by Natives that it would be a great convenience.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. Yes; it would be useful; and would doubtless have a more *extended circulation* than Notes of greater value.

ORIENTAL BANK CORPORATION, BOMBAY. The issue of Notes for Rs. 5, or even for less amounts, would be beneficial in increasing and maintaining the circulation.

BANK OF BENGAL, DACCA. No.

BANK OF BENGAL, MIRZAPORE. Not for the present, as monthly wages cannot be paid to the poor in Notes.

BANK OF BENGAL, NAGPORE. It would be of some convenience to Europeans and East Indians; the poorer class of Natives would appreciate it as little as the larger ones.

BANK OF MADRAS ... Yes, to put the currency within the reach of the majority of the population which is poor, the 5-rupee Note would be more convenient.

PUNJAB BANK, RAWUL PINDEE. Yes, it would have a salutary effect on the credit system.

Abstract of Answers from Managers of Banks.

QUESTION No. 9. *Are you of opinion that the 5-Rupce Note would have a larger currency than Notes of a greater value?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. Yes.

BANK OF BOMBAY ... No.

AGRA AND MASTERMAN'S BANK, BOMBAY. No.

ASIATIC BANKING CORPORATION, BOMBAY. No necessity in the Presidency Towns; in the interior it might be found convenient.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Yes.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. Yes.

ORIENTAL BANK CORPORATION, BOMBAY. Yes; and it would have a most beneficial effect in increasing and maintaining the circulation.

BANK OF BENGAL, DACCA. Probably not.

BANK OF BENGAL, MIRZAPORE. No, it would be little use.

BANK OF BENGAL, NAGPORE. It would be of some convenience to Europeans and East Indians; the poorer class of Natives would appreciate it as little as the Notes of a larger value.

BANK OF MADRAS ... Yes, in the *number* of Notes; the measure is worth a trial.

PUNJAB BANK, RAWUL PINDEE. Yes.

Abstract of Answers from Managers of Banks.

QUESTION No. 10. *Are Notes used much by Shroffs and Native Bankers for purposes of remittance?*

AJMER, BRANCH OF THE BANK OF BOMBAY. Not much.

BANK OF BOMBAY ... Freely used here.

AGRA AND MASTERMAN'S BANK, BOMBAY. No; the risk of transmission being considered too great.

ASIATIC BANKING CORPORATION, BOMBAY. To some extent when the discount on them offers a temptation, but Hoondees are always preferred.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. A good deal.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. I am not aware that they do.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Yes.

BANK OF BENGAL, MIRZAPORE. Extensively.

BANK OF BENGAL, NAGPORE. Yes, very extensively for remittances to Calcutta; but only by a very few of the leading Shroffee Firms.

BANK OF MADRAS ... Yes.

PUNJAB BANK, RAWUL PINDEE. Yes.

Abstract of Answers from Managers of Banks.

QUESTION NO. 11. *Is it the practice of Shroffs and Native Bankers to exact discount in all cases of cashing Notes?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. It depends on the state of exchange.

BANK OF BOMBAY ... Not usual.

AGRA AND MASTERMAN'S BANK, BOMBAY. Only on Notes of insignificant amounts, or on Notes of a distant circle.

ASIATIC BANKING CORPORATION, BOMBAY. No distinct reply given.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Sometimes.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. I believe those in the Mofussil make a charge for cashing Notes, which they send to the head quarters of the circle for encashment.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Yes, if the rate of exchange allows them.

BANK OF BENGAL, MIRZAPORE. Yes, from the ignorant.

BANK OF BENGAL, NAGPORE. It is not made a regular business; from European gentlemen they rarely take a discount.

BANK OF MADRAS ... Yes, whenever they can do so.

PUNJAB BANK, RAWUL PINDEE. Yes.

Abstract of Answers from Managers of Banks.

QUESTION No. 12. *Do the Shroffs and Native Bankers buy up the Notes at a discount for the purpose of sending them to the Head Quarters of Circles for encashment?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. Not here.

BANK OF BOMBAY ... Yes, Notes of other Circles are bought up,

AGRA AND MASTERMAN'S BANK, BOMBAY. I think not, the risk of transmission being considered too great.

ASIATIC BANKING CORPORATION, BOMBAY. No definite reply given.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Sometimes.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. Yes.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Yes.

BANK OF BENGAL, MIRZAPORE. Occasionally they buy up Notes.

BANK OF BENGAL, NAGPORE. Yes, and cash them immediately afterwards.

BANK OF MADRAS ... Yes.

PUNJAB BANK, RAWUL PINDEE. Only for remittances.

Abstract of Answers from Managers of Banks.

QUESTION NO. 13. *Do the Shroffs and Native Bankers prefer the Note to Hoondees for purpose of remittance?*

AJMERE, BRANCH OF No.
THE BANK OF BOM-
BAY.

BANK OF BOMBAY ... Hoondees as a rule.

AGRA AND MASTER- No.
MAN'S BANK, BOM-
BAY.

ASIATIC BANKING COR- Hoondees are always preferred.
PORATION, BOMBAY.

CHARTERED BANK OF They prefer that which yields most profit; but of course a Government Note
INDIA, AUSTRALIA, is always preferred to a Hoondee whoever the obligants on it may be.
AND CHINA, BOMBAY.

CHARTERED MERCAN- No answer to this question.
TILE BANK OF IN-
DIA, LONDON, AND
CHINA, BOMBAY.

ORIENTAL BANK COR- No reply given.
PORATION, BOMBAY.

BANK OF BENGAL, For this purpose there is equal confidence in the Note with their Hoondees of
DACCA. best class; but for transmission by post, Hoondees are considered more secure.

BANK OF BENGAL, Hoondees are preferred.
MIRZAPORE.

BANK OF BENGAL, No; Hoondees are preferred.
NAGPORE.

BANK OF MADRAS ... No.

PUNJAB BANK, RAWUL This depends on the exchange.
PINDEE.

Abstract of Answers from Managers of Banks.

- QUESTION NO. 14. *If your silver reserve runs very low, owing to a large number of Currency Notes being presented for cash, what facilities by rail or road have you for reinforcing the reserve, and to what Department or Treasury would you first apply?*
- AJMERE, BRANCH OF THE BANK OF BOMBAY. This question, and up to the 16th, applies to Officers in charge of Treasuries.
- BANK OF BOMBAY ... I would apply to the Mint.
- AGRA AND MASTERMAN'S BANK, BOMBAY. I consider the question is addressed to Government Officers.
- ASIATIC BANKING CORPORATION, BOMBAY. To be answered by Government Officers.
- CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. No answer to this question.
- CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. No reply given.
- ORIENTAL BANK CORPORATION, BOMBAY. No reply given.
- BANK OF BENGAL, DACCA. There is a weekly communication between Dacca and Calcutta; I would apply first to Calcutta.
- BANK OF BENGAL, MIRZAPORE. To the Accountant General, Allahabad, to which place there is a rail.
- BANK OF BENGAL, NAGPORE. The Head Quarters of the Central Provinces Currency Circle being Nagpore, I am not called upon to cash Notes.
- BANK OF MADRAS ... No reply given
- PUNJAB BANK, RAWUL PINDEE. Our cash balance cannot be affected.

Abstract of Answers from Managers of Banks.

QUESTIONS
Nos. 15 & 16.

Has your Treasury been unable to meet the public demand for Paper Currency in consequence of your indents for Notes not having been complied with? If so, what reasons have been assigned for the refusal to comply with your indents?

AJMERE, BRANCH OF THE BANK OF BOMBAY. See question 14.

BANK OF BOMBAY ... No.

AGRA AND MASTERMAN'S BANK, BOMBAY. I consider the questions especially addressed to Government Officers.

ASIATIC BANKING CORPORATION, BOMBAY. To be answered by Government Officers.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. No answer to this question.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. No reply given.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Indents have always been complied with.

BANK OF BENGAL, MIRZAPORE. No.

BANK OF BENGAL, NAGPORE. On several occasions I have had instructions from the local Deputy Accountant General to make remittances of Government Currency Notes to subordinate Treasuries, but could not comply owing to Currency Office being unable to supply me with Notes. At one time the Currency Office had only Notes for Rs. 10. The Assistant Commissioner informed me he had no instructions to issue Notes of Rs. 500, or Rs. 1,000 each, and that he had used up his supply of Notes of Rs. 100, 50, and 20.

BANK OF MADRAS ... No.

PUNJAB BANK, RAWUL PINDEE. Refer to Treasury Officers.

Abstract of Answers from Managers of Banks.

QUESTION No. 17. *What average value does the Government Gold Mohur bear in the Bazars in your neighbourhood?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. It is seldom seen.

BANK OF BOMBAY ... Mohurs are liable for about 2 to 4 annas shroffage. Government Mohurs are rarely used in business.

AGRA AND MASTERMAN'S BANK, BOMBAY. None to my knowledge in regular circulation.

ASIATIC BANKING CORPORATION, BOMBAY. There are almost none.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Rs. 16;

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. No reply given.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Rs. 15.

BANK OF BENGAL, MIRZAPORE. Rs. 14-12 to Rs. 15.

BANK OF BENGAL, NAGPORE. It is not current here.

BANK OF MADRAS ... Rs. 15.

PUNJAB BANK, RAWUL PINDEE. Rs. 15-2 to Rs. 15-3.

Abstract of Answers from Managers of Banks.

QUESTIONS
Nos. 18 & 19.

What average value does the English Sovereign bear in the Bazars in your neighbourhood? What average value does the Australian Sovereign bear in the Bazars in your neighbourhood?

AJMERE, BRANCH OF THE BANK OF BOMBAY.	Very seldom seen, but are always valued at par.
BANK OF BOMBAY ...	English Sovereign Rs. 10-2 to Rs. 10-5, principally taken at premium by homeward bound travellers. The Australian Sovereigns are generally sold as gold, and the market value varies; they are not much sought after.
AGRA AND MASTERMAN'S BANK, BOMBAY.	The English Sovereign varies from 1 to 4 annas premium on each; the Australian is seldom worth better than par.
ASIATIC BANKING CORPORATION, BOMBAY.	The English Sovereign from Rs. 10-2 to Rs. 10-4 each; the Australian generally 1 to 2 annas below the former.
CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY.	English Sovereign Rs. 10-2 to Rs. 10-3; the Australian Rs. 10-0-6.
CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY.	English Sovereign generally worth Rs. 10-1 to Rs. 10-2; Australian Rs. 10.
ORIENTAL BANK CORPORATION, BOMBAY.	No reply given.
BANK OF BENGAL, DACCA.	The English Rs. 10-3; the Australian Rs. 10.
BANK OF BENGAL, MIRZAPORE.	Rs. 10-2 both.
BANK OF BENGAL, NAGPORE.	Rs. 10 each kind.
BANK OF MADRAS ...	English Sovereign Rs. 10-3 to Rs. 10-6; Australian Rs. 10 to Rs. 10-3-6.
PUNJAB BANK, RA- WUL PINDEE. }	Rs. 10-2 to Rs. 10-2-6. Scarce.

Abstract of Answers from Managers of Banks.

QUESTIONS
Nos. 20 & 21.

Do you think that the coins above mentioned generally bear a higher value in Mofussil Bazars than in the Presidency Towns; if so, what is the cause?

AJMERE, BRANCH OF THE BANK OF BOMBAY. I cannot say.

BANK OF BOMBAY ... I do not know for certain but I believe the value is about the same. Formerly, the price ruled higher Up-Country, but since Government ordered Sovereigns to be paid and received by the Treasury at Rs. 10 each, Australian Sovereigns have been largely imported by the Exchange Banks, and their value is rarely over Rs. 10 in the Mofussil.

AGRA AND MASTERMAN'S BANK, BOMBAY. For a limited number a higher value, because so few find their way there.

ASIATIC BANKING CORPORATION, BOMBAY. No doubt they do, because the exchange is always against the Presidency Towns, and it is expensive remitting coin and bullion to the interior.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. The outside limit is Rs. 10-4. The gold being fine is in demand for melting into ornaments, and gold is adapted for hoarding and transmission from hand to hand where there are few Banks.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. Yes, owing to the cost of transit into the interior and to imports of gold being sold wholesale to the dealers in the Presidency Towns, who retail it at a profit in the Mofussil.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, Dacca. Yes, there is less scarcity of these coins in Presidency Towns.

BANK OF BENGAL, MIRZAPORE. They fluctuate less, because there are no overland passengers.

BANK OF BENGAL, NAGPORE. The Sovereign and Gold Mohur do not bear a higher value here than in Calcutta or Bombay.

BANK OF MADRAS ... Yes, as the supply in the Mofussil is not so great.

PUNJAB BANK, RAWUL PINDEE. Yes, on account of their scarcity.

Abstract of Answers from Managers of Banks.

QUESTION No. 22. *Are the people fond of gold for the purposes of hoarding and circulation?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. Yes, for hoarding, but not for circulation.

BANK OF BOMBAY. This depends on the price of gold. When gold is relatively cheaper than silver they hoard gold.

AGRA AND MASTERMAN'S BANK, BOMBAY. Bar gold, as imported, is taken into the Mofussil to be worked up into ornaments, or coined by native states; large quantities for the latter purpose go to Rajpootana.

ASIATIC BANKING CORPORATION, BOMBAY. Yes, both gold and silver.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Bar gold and Sovereigns are occasionally paid for merchandise, but terms are agreed on at which the gold is to be received before the bargain is made.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. Yes, they either hoard it, or convert it into ornaments.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA, Yes, it is more hoarded than circulated at present.

BANK OF BENGAL, MIRZAPORE. For hoarding.

BANK OF BENGAL, NAGPORE. Yes, especially for hoarding. Nagpore and Kamptee import bar gold and leaf gold to the extent of forty to fifty lacs of Rupees worth per annum, the greater part of which is hoarded.

BANK OF MADRAS ... Yes, and for making into jewellery.

PUNJAB BANK, RAWUL PINDEE. For hoarding.

Abstract of Answers from Managers of Banks.

QUESTION NO. 23.

Would the Natives like a Gold Currency?

AJMERE, BRANCH OF THE BANK OF BOMBAY. Undoubtedly.

BANK OF BOMBAY ... I am inclined to think they would, but India is not yet ripe for the introduction of the measure.

AGRA AND MASTERMAN'S BANK, BOMBAY. Natives are best able to reply to this.

ASIATIC BANKING CORPORATION, BOMBAY. When there is a pressure for money, natives discuss the advisability of Gold Currency, but do not generally understand the question.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. No doubt of it both here and in the Mofussil

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. I believe they are fully alive to its advantages, and anxious for its adoption.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. I think so.

BANK OF BENGAL, MIRZAPORE. At first they might be suspicious, but in a short time they would like it.

BANK OF BENGAL, NAGPORE. Yes.

BANK OF MADRAS ... They would.

PUNJAB BANK, RAWUL PINDEE. Yes.

Abstract of Answers from Managers of Banks.

QUESTION NO. 24. *Are gold coins of 15, 10, and 5 Rupees likely to find more favor in their eyes than Notes of like value?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. At first they would find more favor, but I think there would be no preference when the Natives were familiarised with paper.

BANK OF BOMBAY .. Natives here are now accustomed to Notes, and like them, but they think gold coins down to the value of Rs. 2½ might, after a time, obtain a large circulation.

AGRA AND MASTERMAN'S BANK, BOMBAY. Natives are best able to reply to this question.

ASIATIC BANKING CORPORATION, BOMBAY. Not in the Presidency Towns; and for travellers, Notes would be safer, and would be preferred if they could be made convertible at convenient distances.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Very likely.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. Undoubtedly.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Yes.

BANK OF BENGAL, MIRZAPORE. I would recommend gold coins of Rs. 10 and 15.

BANK OF BENGAL, NAGPORE. Yes.

BANK OF MADRAS ... I think so.

PUNJAB BANK, RAWUL PINDEE. Yes.

Abstract of Answers from Managers of Banks.

QUESTION No. 25.

Would a Gold Currency help the establishment of a Paper Currency, gold being held as a reserve by traders and others, and the Notes passing from hand to hand for circulation when people become accustomed to them?

AJMERE, BRANCH OF THE BANK OF BOMBAY. I think so.

BANK OF BOMBAY ... I am of opinion it would after a time.

AGRA AND MASTERMAN'S BANK, BOMBAY. Notes already pass freely in Bombay. The effect of a Gold Currency can only be conjectured.

ASIATIC BANKING CORPORATION, BOMBAY. I think it would, but a Paper Currency may be extended on the basis of the present Silver Currency.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Yes.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. It would prove a most powerful aid.

ORIENTAL BANK CORPORATION, BOMBAY. The effect would probably be, to some extent, to diminish it. The principal value of Notes consisting in their portability, the introduction of a more portable circulating medium than silver would probably be, to reduce the demand for paper, the only convenient substitute now available. Apart from this consideration, a gold circulation would be of incalculable benefit to India, especially if it could be adopted to the present standard by being coined in 5 and 10-Rupree pieces.

BANK OF BENGAL, DACCA. Yes.

BANK OF BENGAL, MIRZAPORE. Very materially, but Notes and Gold must be made legal tender everywhere.

BANK OF BENGAL, NAGPORE. It would materially assist it, as it would enable the Currency Department, at a moderate expense, to move specie from place to place as wanted.

BANK OF MADRAS ... It would be a great auxiliary.

PUNJAB BANK, RAWUL PINDEE. It would be an immense benefit.

Abstract of Answers from Managers of Banks.

QUESTION No. 26. *Would a Gold Currency assist the outlying Treasuries in ensuring the convertibility of the Note?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. Yes.

BANK OF BOMBAY ... Yes, owing to ease in transmission of coin.

AGRA AND MASTERMAN'S BANK, BOMBAY. This appears to be addressed especially to Government Officers.

ASIATIC BANKING CORPORATION, BOMBAY. No answer required.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. No answer to this question.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. It would render it easy.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Yes, greatly.

BANK OF BENGAL, MIRZAPORE. Yes.

BANK OF BENGAL, NAGPORE. I think so.

BANK OF MADRAS I think so.

PUNJAB BANK, RAWUL PINDEE. We must judge by results,

Abstract of Answers from Managers of Banks.

QUESTION No. 27. *What is the opinion of large Shroffs and dealers on Currency? Do they prefer a Silver Currency alone, or Silver and Paper as it at present exists, or Silver, Gold, and Paper?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. I have not consulted any.

BANK OF BOMBAY ... Many would prefer Silver, Gold, and Paper, and some intelligent Natives think silver would decline in value were a Gold Currency fairly introduced.

AGRA AND MASTERMAN'S BANK, BOMBAY. The shroffs and money dealers, who do not appear to have any clearly defined ideas on the question, appear content with the existing state of affairs until compelled to adopt themselves to any changes that may occur.

ASIATIC BANKING CORPORATION, BOMBAY. The idea is that the country is by no means ripe for a change from silver to gold, because gold could only be imported at a great expense compared with silver; consequently the gold coin would be greatly debased. A double currency of gold and silver, if not utterly impracticable, would be mischievous and unjust.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. They would prefer Silver, Gold, and Paper.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. Those who desire a Gold Currency do not wish it to supersede the Silver and Paper Currency, but rather to help them.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Their opinions are that nothing can suit so well as the Rupee, the value of which does not change, and the counterfeit of which they can easily detect. Gold they would like, but not to the same extent as silver, and they have perfect confidence in the Currency Note.

BANK OF BENGAL, MIRZAPORE. All three.

BANK OF BENGAL, NAGPORE. They would prefer a Gold and Silver Currency.

BANK OF MADRAS ... They would prefer Silver, Gold, and Paper.

PUNJAB BANK, RAWUL PINDEE. All three.

Abstract of Answers from Managers of Banks.

QUESTION NO. 28. *Does bar gold circulate in your neighbourhood; if so, how is its purity ensured?*

AJMER, BRANCH OF THE BANK OF BOMBAY. I cannot say.

BANK OF BOMBAY ... Not much.

AGRA AND MASTER MAN'S BANK, BOMBAY. It is imported and taken into the Mofussil. Buyers of bar gold from Australia and gold leaf from China generally accept the evidence of invoices and known stamps; if doubtful, they submit it for assay at the Mint.

ASIATIC BANKING CORPORATION, BOMBAY. Yes, to some extent in the interior; its purity is impressed on the bar, together with the name of the importer.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Very little.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. No information on the matter.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. No.

BANK OF BENGAL, MIRZAPORE. No, its purity is tested by the *Kussortee*.

BANK OF BENGAL, NAGPORE. Yes, very extensively. By the touchstone.

BANK OF MADRAS ... It is only purchased to be made into ornaments. It is tested by wax and a peculiar stone.

PUNJAB BANK, RAWUL PINDEE. No.

Abstract of Answers from Managers of Banks.

QUESTION No. 29. *Are Native Gold Mohurs much used by Natives as means of Currency in your neighbourhood?*

AJMERE, BRANCH OF THE BANK OF BOMBAY. Jeypore Gold Mohurs to a small extent are used for speculation.

BANK OF BOMBAY ... No.

AGRA AND MASTERMAN'S BANK, BOMBAY. No.

ASIATIC BANKING CORPORATION, BOMBAY. Already answered.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. They exist only in small quantities as an article of merchandise, and seldom, if ever, received or paid as the price of goods.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. I have no information on the matter.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. No.

BANK OF BENGAL, MIRZAPORR. No, they are only used as ornaments.

BANK OF BENGAL, NAGPORE. No.

BANK OF MADRAS ... No.

PUNJAB BANK, RAWUL PINDEE. Only for hoarding.

Abstract of Answers from Managers of Banks.

QUESTION No. 30.

State the names of the Gold Mohurs?

AJMERE, BRANCH OF Only Jeypore Gold Mohurs.
THE BANK OF BOMBAY.

BANK OF BOMBAY ... No reply given.

AGRA AND MASTERMAN'S BANK, BOMBAY. Requires no reply, being in connection with question No. 29.

ASIATIC BANKING CORPORATION, BOMBAY. Already answered.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Delhi, Calcutta, Jeypore, Surat, Nagpore, Mahomedsahee, Hyderabad, Bombay, &c.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. I have no information on the matter.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. Company's old and new; Sicea Rampoooree and Sicea old; Shah Alum, Charearee, Bulramce, Ram Raja. Joynuguree, Akburee; *these are rarely met with.*

BANK OF BENGAL, MIRZAPORE. Jeypore, Delhi, Kuldar, old and new, Moorshedabad, Lucknow, Nagpore.

BANK OF BENGAL, NAGPORE. Delhi, Soortie, Julal Shae, Jeypoorees, &c.

BANK OF MADRAS ... No other name.

PUNJAB BANK, BAWUL PINDER. No reply given.

Abstract of Answers from Managers of Banks.

QUESTIONS
Nos. 31 & 32.

Do they pass for intrinsic value ? Or do they bear an artificial value, according to their respective denominations, or as proceeding from certain Native States ?

AJMER, BRANCH OF THE BANK OF BOMBAY. Their value varies.

BANK OF BOMBAY ... Valued as gold, according to purity.

AGRA AND MASTERMAN'S BANK, BOMBAY. Requires no reply, being in connection with question No. 29.

ASIATIC BANKING CORPORATION, BOMBAY. Already answered.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA, BOMBAY. Intrinsic value.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA, BOMBAY. ... I have no information on the matter.

ORIENTAL BANK CORPORATION, BOMBAY. No reply given.

BANK OF BENGAL, DACCA. They bear a higher value according to their denomination.

BANK OF BENGAL, MUZAPORE. Intrinsic value.

BANK OF BENGAL, NAGPORE. Rather above intrinsic value.

BANK OF MADRAS ... Intrinsic value.

PUNJAB BANK, RAWUL PINDEE. No reply given.

ABSTRACT BY THE SECRETARY OF ANSWERS

FROM

POLITICAL AGENTS.

Abstract of Answers from Political Agents.

QUESTION No. 1.	<i>Are gold coins much used in currency?</i>
BARODA ...	No.
BHOPAL ...	No.
CENTRAL INDIA ...	No.
GWALIOR ...	They are freely current.
KATTYWAR ...	None.
KUTCH ...	A great deal, since the introduction of gold as an auxiliary to the silver currency.
MUNNIPORE ...	No.
NEPAL ...	Very rarely.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA-COITY.	Very seldom.
QUESTION No. 2.	<i>Are they hoarded merely as a reserve for value?</i>
BARODA ...	Merely as a reserve for value.
BHOPAL ...	As a reserve for value, for speculation, and time bargains.
CENTRAL INDIA ...	Generally as a reserve for value.
GWALIOR ...	Yes, by Bankers and private individuals. Gold is also melted down into ornaments.
KATTYWAR ...	Gold is only hoarded in the shape of jewellery, ornaments, and China gold leaf.
KUTCH ...	Merchants and Sahoo-kars do not hoard them, as they would lose interest agricultural classes do.
MUNNIPORE ...	No.
NEPAL ...	There are so few that they are seldom hoarded. Gold Mohurs are only coined to be used as nuzzurs to the King.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA-COITY.	Sometimes as a reserve for emergency, but generally for hoarding's sake.

Abstract of Answers from Political Agents.

QUESTION No. 3. *Taking the Sovereign to be worth about Rs. 10-4, do the gold coins which are current bear a relatively higher value in the Bazars?*

BARODA	... No gold current here.
BHOPAL	... The gold coin chiefly in use here is the Jeypore Gold Mohur, varying in price from Rs. 16 to Rs. 16-8.
CENTRAL INDIA	... The Native coins generally bear a higher value than the Sovereign.
GWALIOR	... The value of the Sovereign is lower than the current gold coins.
KATTYWAR	... No gold current here.
KUTCH	... Gold coins are always to be had for their standard value in silver "Korees," i. e., there is no premium for gold.
MUNNIPORE	... The Sovereign is unknown here.
NEPAL	... The Sovereign is unknown here.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA-COITY.	The Sovereign bears a higher value. Of all gold coins the Sovereign has the greatest demand.

QUESTION No. 4. *What is the gold coin in your neighbourhood, and what is it worth in British Rupees?*

BARODA	None.
BHOPAL	The Jeypore Gold Mohur worth from Rs. 16 to Rs. 16-8.
CENTRAL INDIA	(Jeypore from Rs. 16 to Rs. 16-12. Mahomedshahee Rs. 20. British Rs. 15. Sequin Rs. 6. Pootlee Rs. 5 to Rs. 5-8.
GWALIOR	Shahjehan Mohur Rs. 16-1; Alumshai, Rs. 15-15; Furruckabad, Rs. 20-13; old Jeypore, Rs. 16; new, Rs. 15-14; Gwalior, Rs. 15-12; British Sovereign Rs. 9-14; old Portuguese Coin Rs. 20.
KATTYWAR	No gold currency.
KUTCH	Gold Korce Rs. 6-15-11. The Kutch Currency is really a silver one.
MUNNIPORE	Gold Mohur valued according to the demand.
NEPAL	No gold coins are current, but there are several descriptions met with, some so small that they are only regarded as curiosities.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA-COITY.	Punnahs, Pootlees, China Dollars and Venetians used to be plentiful, but recently, owing to importation of Sovereigns, they have not been enquired for. Jeypore Mohurs fetch Rs. 16, though their intrinsic value is Rs. 17. Government Mohurs sell for Rs. 15, and few extra annas are charged when they are bought.

Abstract of Answers from Political Agents.

QUESTION No. 5.

Is there a large importation of gold and silver ?

BARODA	...	According to the wants of dealers.
BHOPAL	...	Yes, the import of gold being the larger.
CENTRAL INDIA	...	Hardly any, except in Indore and Western Malwa.
GWALIOR	...	Yes.
KATTYWAR	...	Yes, but twice as much of gold as of silver.
KUTCH	...	Yes, but the quantity depends on whether the Durbar Mint is working or not, and the state of exchange.
MUNNIPORE	...	Gold to a small extent ; silver largely.
NEPAL	...	Yes.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COTY.		Yes, gold from Calcutta, and silver from Bombay.

QUESTION No. 6.

Does this come in in the form of bars of both metals as well as in coins ?

BARODA	...	No, both.
BHOPAL	...	In bars, sheets, and coins.
CENTRAL INDIA	...	Gold in bars, leaves, ingots, hoops, and Jeypore Mohurs ; silver in bars, hoops, and Native Rupees.
GWALIOR	...	Gold comes in the form of coins, and silver in coins and China bars.
KATTYWAR	...	Gold in bars ; silver in bars and Government Rupees.
KUTCH	...	Gold in bars and coin ; silver in bars and Dollars.
MUNNIPORE	...	Silver in Rupees from British Provinces, and in lumps from Burmah.
NEPAL	...	I am told gold is imported in grains or dust, and silver in nuggets.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COTY.		In both ; very little gold is received, except in the shape of Sovereigns ; silver comes more in the shape of bullion.

Abstract of Answers from Political Agents.

QUESTION No. 7.

What do the Natives think of the English Sovereign ?

BARODA	They value it at about Rs. 10.
BHOPAL	It is taken by the Natives, though rarely seen here.
CENTRAL INDIA	It is but little known, and looked on as much alloyed.
GWALIOR	They think the gold inferior.
KATTYWAR	Not known here.
KUTCH	They like it, though they consider it inferior in purity to their own Sovereigns.
MUNNIPORE	... Not known here.
NEPAL	... Not known here.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COITY.	They like it, but sell it as merchandise.

QUESTION No. 8.

Does it pass current in the Bazar, and if so, for what rate

BARODA	... Not current ; value about Rs. 10.
BHOPAL	.. Not current ; value from Rs. 9-4 to Rs. 10.
CENTRAL INDIA	... Not current ; value from Rs. 8-12 to Rs. 10.
GWALIOR	... Yes, at Rs. 9-14.
KATTYWAR	... Not known.
KUTCH	... Not current ; value from Rs. 10-2 to Rs. 10-6.
MUNNIPORE	... Not known.
NEPAL	... Not known.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COITY.	Not current ; value from Rs. 10 to Rs. 10-4. The price of the Sovereign regulates the price of gold.

Abstract of Answers from Political Agents.

QUESTION No. 9.	<i>Do Government Currency Notes come as Hoonders from the Presidency Towns or from other Circles of Issue?</i>	
BARODA	...	No.
BHOPAL	...	No.
CENTRAL INDIA	...	No.
GWALIOR	...	Not as a rule.
KATTYWAR	...	No, the Merchants here have never seen a Government Note.
KUTCH	...	No, they are almost unknown.
MUNNIPORE	...	No.
NEPAL	...	Not commonly used at Khatmandoo.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COITY.		Very seldom, if ever. Currency Notes are distrusted.
QUESTION No. 10.	<i>If so, are they bought up at a discount, and sent back to their respective Circles for encashment at par?</i>	
BARODA	...	No.
BHOPAL	...	No.
CENTRAL INDIA	...	No.
GWALIOR	...	Bankers cash Notes at a discount of 6 to 8 annas per cent.
KATTYWAR	...	See answer No. 9.
KUTCH	...	Such as do find their way here are bought at a discount.
MUNNIPORE	...	See answer No. 9.
NEPAL	...	See answer No. 9.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COITY.		At a discount always, and hence the dislike to Notes.

Abstract of Answers from Political Agents.

QUESTION No. 11.	<i>Is there a Mint in your neighbourhood?</i>
BARODA ...	At Baroda.
BHOPAL ..	At Bhopal.
CENTRAL INDIA ...	At Indore, Oojein, Jowra, Rutlam, Sillana, Bijranghur, Gwalior, Erapore, Bhopal.
GWALIOR ...	Yes, at Gwalior, Jhansi, Nurwur, Esangurh, Bujrungurh, Bhilsa.
KATTYWAR ...	Yes, three.
KUTCH ...	At Bhooj.
MUNNIPORE ...	Yes.
NEPAL ...	At Khatmandoo.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COITY.	Ulwar, Jeypore, Puttecalah &c.
QUESTION No. 12.	<i>What does it turn out, silver only, or gold and silver</i>
BARODA ...	Silver; very seldom gold.
BHOPAL ...	Silver.
CENTRAL INDIA ...	Silver and copper.
GWALIOR ...	Gold and silver.
KATTYWAR ...	At Noanuggur, gold used to be coined, ten years and a haif ago, but chest coins are not to be met with at present.
KUTCH ...	Gold and silver.
MUNNIPORE ...	The currency of Mannipore is a small bell metal coin.
NEPAL ...	About 3 lacs of silver; no information as to gold.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COITY.	A little gold; a good deal of silver and copper.

Abstract of Answers from Political Agents.

QUESTION No. 13.	<i>Is it known that a large proportion of gold coins coined in the Native states are exported to the British Provinces for the purpose of forming reserves of value?</i>
BARODA	... None are exported.
BHOPAL	... The Jeypore Mohurs are largely exported.
CENTRAL INDIA	... None, excepting from Bundelkund.
GWALIOR	... Yes, two lakhs of Rupees worth annually.
KATTYWAR	... Importation has ceased for the last five years.
KUTCH	... No, it is not generally known. The coins are taken to Bombay sometimes and sold there.
MUNNIPORE	... No reply to this question.
NEPAL	... It is very improbable that any export takes place.
SUPERINTENDENT FOR SUPPRESSION OF THUGGEE AND DA- COTY.	Very little. Native gold coins have but little value in British Territory.

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